

**National Bank
of Kazakhstan**

**STATISTICAL
BULLETIN**



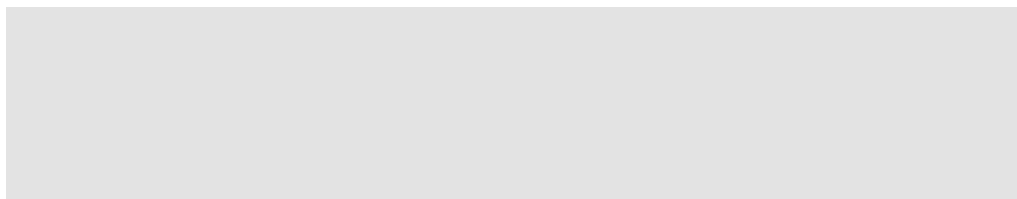
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Main Economic Indicators

	2009	2010	2011	2012	2011				
					Jan-Mar	Jan-June	Jan- Sep	Jan-Nov	Jan - Dec
Gross Domestic Product, bln. KZT	17008	21816	27334	...	5162	10984	21466	...	27334
<i>as % to same period of the previous year</i>	1,2	7,0	7,5	...	6,8	7,0	6,5	...	7,5
Volume of Industrial Production, bln. KZT	8925	11757	15658	16618	3661	7677	11596	14293	15658
<i>as % to same period of the previous year</i>	1,7	10,0	3,5	0,5	6,0	5,8	4,3	3,8	3,5
Capital Investments, bln. KZT	4547	4773	4986	5455	692	1870	3250	4214	4986
<i>as % to same period of the previous year</i>	2,1	-0,5	2,4	3,8	7,4	0,1	1,5	1,1	2,4
Consumer Price Index									
<i>% for the period (by years - December to December of the previous year)</i>	106,2	100,7	100,3	100,6	100,5	100,3	100,3	100,6	100,3
<i>% to same period of the previous year</i>	107,3	107,8	108,3	105,1	108,5	108,4	108,6	108,4	108,3
Unemployed (End of Period), thous.person ¹⁾	53	35	37	35	54	57	79	83	37
<i>as % to same period of the previous year</i>	10,3	-33,7	3,5	-5,5	-29,7	-17,4	29,3	50,0	3,5
<i>Share of the registered unemployed (% to economically active population)*</i>	0,6	0,4	0,4	0,4	0,6	0,7	0,9	0,9	0,4
Minimum of subsistence (average, per capita), KZT*	11983	13728	15619	16698	15609	16851	16844	15461	15619
Average per capita money income, KZT	40322	44370	54260	...	44973	44625	46057	46597	54260
<i>as % to same period of the previous year</i>	14,7	13,9	16,3	...	21,1	14,0	16,0	16,1	16,3
Export fob, mln. USD **	43931	61584	88470	...	16727	25802	23776	...	22165
Import fob, mln. USD **	-28962	-32914	-40545	...	-7349	-11144	-10383	...	-11664
Gross Foreign Debt, mln. USD**	112867	118226	125153	...	123294	124827	123632	...	125153
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)	148,46	147,50	148,40	150,74	145,70	145,83	147,99	147,69	148,40

1) end of period

*) For the last month of period

**) NBK's Estimation

Source: Statistical Agency of the Republic of Kazakhstan

Main Economic Indicators

2012								
Jan-Mar	Jan-June	Jan-July	Jan-Aug	Jan-Sep	Jan-Oct	Jan-Nov	Jan-Dec	
5838	12370	...	...	20378	...	...	...	Gross Domestic Product, bln. KZT
5,6	5,6	...	...	5,2	...	...	...	<i>as % to same period of the previous year</i>
4057	8048	9363	10688	12086	13583	15086	16618	Volume of Industrial Production, bln. KZT
2,9	1,6	1,3	0,7	0,5	0,4	0,4	0,5	<i>as % to same period of the previous year</i>
752	2030	2529	3010	3536	4027	4578	5455	Capital Investments, bln. KZT
3,1	3,1	2,7	3,1	3,3	2,9	3,1	3,8	<i>as % to same period of the previous year</i>
Consumer Price Index								
100,3	100,3	100,3	100,3	100,6	100,7	100,7	100,6	% for the period (by years - December to December of the previous year)
105,1	105,0	104,9	104,9	104,9	105,0	105,0	105,1	% to same period of the previous year
58	61	63	62	55	54	49	35	Unemployed (End of Period), thous.person ¹⁾
8,5	5,9	0,8	-16,3	-30,5	-37,6	-40,3	-5,5	<i>as % to same period of the previous year</i>
<i>Share of the registered unemployed (% to economically active population)*</i>								
0,7	0,7	0,7	0,7	0,6	0,6	0,5	0,4	
16064	17188	16979	18041	18048	18238	16554	16698	Minimum of subsistence (average, per capita), KZT*
50384	50601	51068	51890	50520	50696	51738	...	Average per capita money income, KZT
20,1	14,7	13,9	14,4	13,5	5,1	12,9	...	<i>as % to same period of the previous year</i>
21900	25046	...	...	22696	...	...	...	Export fob, mln. USD **
-9535	-11386	...	...	-13452	...	...	...	Import fob, mln. USD **
129559	132432	...	...	134878	...	...	...	Gross Foreign Debt, mln. USD**
United States Dollar Exchange Rate, market,								
147,77	149,42	150,01	149,57	149,86	150,77	150,52	150,74	end of period (for years - average annual) (KZT per 1 USD)

Price Indexes

	2008	2009	2010	2011	2012	2011				2012
						Mar	Jun	Sep	Dec	Feb
Consumer Price Index										
% changes to December of the previous year*	109,5	106,2	107,8	107,4	106,0	103,7	105,1	106,2	107,4	100,7
% changes to the previous month**	117,0	107,3	107,1	100,3	100,6	100,5	100,3	100,3	100,3	100,4
as % to the same period of the previous year						108,5	108,5	108,6	108,3	105,3
Price Index Food Goods										
% changes to December of the previous year	110,8	103,0	110,1	109,1	105,3	106,0	108,0	107,9	109,1	101,2
% changes to the previous month						100,0	100,2	99,8	100,3	100,6
Price Index Non-Food Goods										
% changes to December of the previous year	105,7	108,6	105,5	105,3	103,5	100,9	102,5	104,0	105,3	100,6
% changes to the previous month						100,2	100,7	100,4	100,4	100,3
Price Index Marketable Services										
% changes to December of the previous year	111,4	108,4	106,8	107,3	109,3	103,6	104,1	106,4	107,3	100,3
% changes to the previous month						100,2	100,2	101,0	100,2	100,2
Price Index for Industri										
% changes to December of the previous year	81,4	131,0	112,9	120,3	102,1	112,7	120,7	120,5	120,3	99,2
% changes to the previous month						104,2	96,6	98,1	100,0	100,2
Price Index for Construction										
% changes to December of the previous year	108,5	104,5	103,6	105,4	104,6	101,4	103,0	104,4	105,4	100,8
% changes to the previous month						100,4	100,6	100,6	100,1	100,5
Index of Tariffs for Freight Shipping										
% changes to December of the previous year	110,5	101,3	111,8	116,4	115,9	113,5	113,5	116,3	116,4	100,1
% changes to the previous month						100,0	100,0	100,0	100,0	100,1

*) by years - December to December of the previous year

***) by years - January-December to January-December of the previous year

Source: Statistical Agency of the Republic of Kazakhstan

Price Indexes

2012										
Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
										Consumer Price Index
101,1	101,7	102,4	102,7	103,0	103,2	103,9	104,6	105,3	106,0	% changes to December of the previous year*
100,3	100,7	100,7	100,3	100,3	100,3	100,6	100,7	100,7	100,6	% changes to the previous month**
105,1	105,0	105,0	105,0	104,9	104,9	104,9	105,0	105,0	105,1	as % to the same period of the previous year
										Price Index Food Goods
101,7	102,0	102,2	102,5	102,6	102,8	103,2	104,6	104,5	105,3	% changes to December of the previous year
100,5	100,3	100,2	100,2	100,1	100,2	100,4	100,6	100,7	100,8	% changes to the previous month
										Price Index Non-Food Goods
100,8	101,3	101,6	101,8	101,7	102,0	102,2	102,8	103,2	103,5	% changes to December of the previous year
100,2	100,5	100,2	100,2	99,9	100,3	100,2	100,6	100,4	100,3	% changes to the previous month
										Price Index Marketable Services
100,5	101,8	103,5	103,9	104,8	105,2	106,5	107,5	108,7	109,3	% changes to December of the previous year
100,2	101,2	101,7	100,4	100,9	100,4	101,3	100,9	101,1	100,6	% changes to the previous month
										Price Index for Industri
103,0	106,8	105,1	100,0	95,3	98,2	101,5	103,2	102,7	102,1	% changes to December of the previous year
103,9	103,7	98,4	95,1	95,4	103,0	103,4	101,7	99,5	99,5	% changes to the previous month
										Price Index for Construction
101,2	101,9	102,3	102,5	102,6	102,8	103,3	104,0	104,5	104,6	% changes to December of the previous year
100,4	100,7	100,4	100,2	100,1	100,2	100,5	100,6	100,5	100,2	% changes to the previous month
										Index of Tariffs for Freight Shipping
100,1	110,6	110,6	110,7	110,8	110,8	110,8	110,9	111,0	115,9	% changes to December of the previous year
99,9	110,5	100,0	100,0	100,1	100,0	100,0	100,1	100,0	104,5	% changes to the previous month

Monetary Survey

National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	01.12	02.12	03.12	04.12	05.12
Net Foreign Assets	8 623 273	10 742 965	11 683 022	12 137 075	11 810 039	12 632 172	12 596 298
<i>Net International Reserves</i>	<i>4 087 408</i>	<i>4 269 267</i>	<i>4 922 627</i>	<i>5 143 071</i>	<i>4 692 191</i>	<i>5 101 833</i>	<i>4 997 403</i>
<i>Gross International Assets</i>	<i>4 170 558</i>	<i>4 352 315</i>	<i>5 005 111</i>	<i>5 222 925</i>	<i>4 771 402</i>	<i>5 181 757</i>	<i>5 075 174</i>
Monetary Gold and SDR	214 395	271 228	248 593	272 873	292 549	308 034	307 828
Foreign Currency	12 835	21 070	20 171	17 368	16 214	15 375	13 236
Transferable Deposits	618 673	77 450	692 814	974 293	381 712	731 722	297 011
Other Deposits	354 048	610 271	649 239	586 474	629 867	543 528	515 361
Securities (other than shares)	2 962 222	3 370 452	3 389 162	3 369 746	3 449 028	3 447 724	3 811 881
Financial Derivatives	8 385	1 843	5 132	2 171	2 032	3 207	3 214
Assets in the External Management *	-	-	-	-	-	132 168	126 642
Other Accounts Receivable	-	-	-	-	-	-	-
<i>Less: Foreign Liabilities</i>	<i>83 150</i>	<i>83 047</i>	<i>82 484</i>	<i>79 854</i>	<i>79 211</i>	<i>79 924</i>	<i>77 771</i>
SDR	78 061	78 047	78 999	78 937	78 460	78 745	76 910
Nonresidents Transferable Deposits	3	0	0	0	0	0	0
Other Deposits	609	585	598	607	602	600	501
Credits	146	148	147	146	146	146	146
Financial Derivatives	4 331	4 268	2 740	164	4	417	184
Other Accounts Payable	-	-	-	-	-	15	31
Assets of the National Oil Fund	4 569 493	6 474 016	6 761 094	6 995 907	7 133 919	7 544 042	7 637 751
<i>Other Net Foreign Assets</i>	<i>-33 628</i>	<i>-319</i>	<i>-699</i>	<i>-1 903</i>	<i>-16 072</i>	<i>-13 703</i>	<i>-38 856</i>
Gross Assets	84 161	84 619	100 551	85 603	85 418	86 940	83 071
Less: Foreign Liabilities	117 789	84 938	101 250	87 506	101 489	100 644	121 927
Net Domestic Assets	-6 013 117	-7 896 352	-8 295 757	-8 656 812	-8 516 406	-8 981 784	-9 139 210
<i>Net Claims to the Central Government</i>	<i>-241 189</i>	<i>-161 307</i>	<i>-213 509</i>	<i>-287 317</i>	<i>-347 919</i>	<i>-290 255</i>	<i>-306 908</i>
Claims	3 975	437	439	443	4 087	6 346	17 772
Securities	3 975	437	439	443	4 087	6 346	17 772
<i>Less: Liabilities</i>	<i>245 165</i>	<i>161 744</i>	<i>213 948</i>	<i>287 761</i>	<i>352 006</i>	<i>296 601</i>	<i>324 680</i>
Transferable Deposits	196 876	143 910	116 439	98 711	120 969	98 788	105 788
Other Deposits	48 131	17 588	97 316	188 859	230 927	197 684	218 758
Other Accounts Payable	157	246	193	190	110	129	133
Resources of the National Oil Fund	5 315 544	7 479 796	7 698 798	7 929 072	7 851 094	8 279 970	8 578 706
<i>Claims to Banks</i>	<i>-417 929</i>	<i>-64 379</i>	<i>24 445</i>	<i>-20 449</i>	<i>26 773</i>	<i>-57 192</i>	<i>-24 781</i>
Securities	17 640	11 255	11 643	12 388	12 512	12 736	12 087
Credits**	465 808	430 977	555 930	545 811	552 183	531 125	513 721
Less: NBK Notes	901 376	511 177	543 128	578 648	537 922	601 053	550 589
Financial Derivatives	-	4 567	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>131 282</i>	<i>146 208</i>	<i>146 389</i>	<i>146 389</i>	<i>146 389</i>	<i>146 389</i>	<i>146 389</i>
Credits	-	-	-	-	-	-	-
Shares and other Equity	131 282	146 208	146 389	146 389	146 389	146 389	146 389
<i>Claims to the Rest of the Economy</i>	<i>561</i>	<i>665</i>	<i>1 250</i>	<i>1 373</i>	<i>1 431</i>	<i>1 394</i>	<i>1 381</i>
<i>Other Net Domestic Assets</i>	<i>-792 922</i>	<i>-870 337</i>	<i>-986 819</i>	<i>-1 001 306</i>	<i>-927 988</i>	<i>-940 079</i>	<i>-816 868</i>
Other Financial Assets	664	1 078	1 646	1 467	1 160	1 109	1 693
Nonfinancial Assets	17 977	19 966	19 734	19 878	19 746	19 682	19 578
Less: Other Liabilities	20 263	6 980	2 464	3 903	5 472	2 862	2 786
Less: Capital Accounts	791 300	884 401	1 005 735	1 018 748	943 421	958 009	835 353

Monetary Survey
National Bank of Kazakhstan Monetary Survey

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	12.12***	
12 426 304	12 257 121	12 455 963	12 733 392	12 879 730	13 039 011	12 878 694	Net Foreign Assets
4 751 732	4 268 792	4 345 025	4 429 472	4 300 859	4 380 658	4 182 412	<i>Net International Reserves</i>
4 830 180	4 346 756	4 423 631	4 509 483	4 381 417	4 460 956	4 262 914	<i>Gross International Assets</i>
322 690	343 133	359 616	404 411	407 582	660 615	651 838	Monetary Gold and SDR
21 729	11 796	22 629	20 337	16 916	11 651	9 958	Foreign Currency
299 162	94 835	47 164	91 662	143 395	144 179	26 881	Transferable Deposits
520 783	574 803	561 069	612 517	638 046	403 768	941 794	Other Deposits
3 516 894	3 168 779	3 281 141	3 222 855	3 015 988	2 929 948	2 319 465	Securities (other than shares)
2 759	3 083	3 053	2 175	2 249	2 493	2 367	Financial Derivatives
146 163	150 328	148 960	155 526	157 242	308 302	310 612	Assets in the External Management *
-	-	-	-	-	-	-	Other Accounts Receivable
78 448	77 964	78 606	80 012	80 559	80 298	80 502	<i>Less: Foreign Liabilities</i>
77 566	77 731	78 143	79 298	79 812	79 622	79 867	SDR
0	0	0	0	0	0	0	Nonresidents Transferable Deposits
512	4	4	414	416	0	2	Other Deposits
148	148	148	148	149	149	149	Credits
1	-	188	0	0	334	27	Financial Derivatives
221	80	122	151	182	193	458	Other Accounts Payable
7 674 910	7 990 349	8 114 237	8 304 267	8 582 600	8 658 627	8 707 635	Assets of the National Oil Fund
-338	-2 021	-3 299	-346	-3 729	-273	-11 353	<i>Other Net Foreign Assets</i>
84 545	84 526	85 153	86 596	86 275	86 467	86 645	Gross Assets
84 883	86 547	88 453	86 943	90 004	86 740	97 998	Less: Foreign Liabilities
-8 872 491	-9 042 909	-9 365 062	-9 561 939	-9 749 458	-10 115 655	-9 887 248	Net Domestic Assets
-415 513	-289 498	-330 280	-358 932	-333 694	-466 532	-118 011	<i>Net Claims to the Central Government</i>
26 322	28 394	28 503	28 292	27 487	31 584	88 037	<i>Claims</i>
26 322	28 394	28 503	28 292	27 487	31 584	88 037	Securities
441 836	317 891	358 783	387 224	361 181	498 116	206 047	<i>Less: Liabilities</i>
158 628	138 250	122 173	128 963	163 037	206 343	194 572	Transferable Deposits
283 081	179 436	236 391	257 693	197 872	291 495	11 302	Other Deposits
126	205	219	568	272	278	173	Other Accounts Payable
8 238 062	8 512 375	8 859 883	8 900 407	9 204 276	9 601 662	9 776 679	Resources of the National Oil Fund
76 570	90 939	134 770	173 054	252 877	406 633	403 181	<i>Claims to Banks</i>
12 137	12 300	12 349	12 374	14 461	13 328	13 686	Securities
515 655	543 190	572 937	577 657	566 187	658 342	576 617	Credits**
451 222	464 551	450 517	416 977	327 771	265 037	187 122	Less: NBK Notes
-	-	-	-	-	-	-	Financial Derivatives
146 389	146 389	198 894	152 389	152 889	154 737	168 909	<i>Claims to Nonbank Financial Institutions</i>
-	-	46 505	-	-	1 348	204	Credits
146 389	146 389	152 389	152 389	152 889	153 389	168 705	Shares and other Equity
1 371	1 369	1 342	1 323	1 311	1 297	2 462	<i>Claims to the Rest of the Economy</i>
-888 078	-930 906	-959 635	-1 081 384	-1 072 632	-1 066 864	-1 029 443	<i>Other Net Domestic Assets</i>
1 354	2 884	2 151	1 789	2 122	1 993	2 244	Other Financial Assets
19 970	19 424	19 560	19 538	19 519	19 513	20 061	Nonfinancial Assets
5 568	2 698	2 703	3 287	3 480	3 369	6 356	Less: Other Liabilities
903 834	950 516	978 642	1 099 424	1 090 793	1 085 001	1 045 391	Less: Capital Accounts

Continuation

	12.10**	12.11	01.12	02.12	03.12	04.12	05.12
Liabilities	2 610 155	2 846 613	3 387 265	3 480 263	3 293 633	3 650 387	3 457 088
<i>Narrow Reserve Money</i>	<i>2 142 999</i>	<i>2 740 573</i>	<i>3 167 658</i>	<i>3 286 759</i>	<i>2 927 870</i>	<i>3 170 720</i>	<i>3 097 798</i>
<i>Reserve Money</i>	<i>2 572 217</i>	<i>2 837 356</i>	<i>3 384 140</i>	<i>3 469 472</i>	<i>3 282 665</i>	<i>3 490 230</i>	<i>3 304 523</i>
Currency out of the NBK	1 306 208	1 548 166	1 483 816	1 468 570	1 492 278	1 524 936	1 531 051
Transferable Deposits of Banks	292 371	631 460	1 091 545	1 215 195	806 384	1 183 188	1 096 117
Other Deposits of Banks	429 219	96 783	216 483	182 713	354 795	319 510	206 725
Transferable Deposits of Nonbank Financial Institutions	112 289	99 847	108 486	101 880	99 487	105 865	102 222
Current accounts of Public Nonfinancial Institutions in KZT	432 130	461 100	483 811	501 115	529 720	356 731	368 409
<i>Other Deposits</i>	<i>37 938</i>	<i>9 257</i>	<i>3 125</i>	<i>10 791</i>	<i>10 968</i>	<i>160 157</i>	<i>152 565</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	163	1 641	1 289	1 174	3 899	4 023	4 419
Other Deposits of Public Nonfinancial Institutions	1 256	1 175	1 435	1	8	150 003	148 043
Other Deposits of Nonbank Financial Institutions	36 444	6 381	340	9 473	7 010	6 011	38
Other Deposits of Liquidated Banks	75	60	61	143	51	120	65

*) preliminary data

**) operations REPO (Direct and Reverse)

***) without final turnovers

06.12	07.12	08.12	09.12	10.12	11.12	12.12***	
3 553 813	3 214 212	3 090 901	3 171 454	3 130 272	2 923 357	2 991 446	Liabilities
3 310 638	2 798 001	2 701 777	2 856 592	2 767 535	2 645 849	2 831 006	<i>Narrow Reserve Money</i>
3 454 684	2 951 901	2 809 970	2 953 136	2 832 517	2 686 108	2 889 914	<i>Reserve Money</i>
1 578 851	1 591 455	1 612 091	1 614 788	1 607 736	1 574 479	1 736 646	Currency out of the NBK
1 245 427	732 578	656 104	717 188	721 985	672 777	665 236	Transferable Deposits of Banks
144 047	153 900	108 194	96 544	64 981	40 260	58 908	Other Deposits of Banks
							Transferable Deposits of Nonbank
101 309	128 996	99 240	102 595	100 638	107 080	106 769	Financial Institutions
							Current accounts of Public
385 051	344 972	334 341	422 021	337 176	291 512	322 355	Nonfinancial Institutions in KZT
99 129	262 311	280 931	218 317	297 755	237 248	101 532	<i>Other Deposits</i>
							Foreign Currency Current Accounts
4 069	4 084	3 564	6 703	7 446	7 037	30 405	of Public Nonfinancial Institutions
							Other Deposits
95 004	258 013	276 027	210 028	289 067	230 070	70 059	of Public Nonfinancial Institutions
10	170	1 304	1 534	1 114	1	960	Other Deposits of Nonbank Financial Institutions
45	45	36	53	129	141	107	Other Deposits of Liquidated Banks

Banks Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	01.12	02.12	03.12	04.12	05.12
Net Foreign Assets	427 794	992 145	535 343	686 219	1 128 138	-6 038	36 929
<i>Net Foreign Assets, CFC</i>	<i>445 740</i>	<i>907 518</i>	<i>486 392</i>	<i>572 590</i>	<i>1 029 595</i>	<i>-96 845</i>	<i>-46 093</i>
<i>Claims to Nonresidents, CFC</i>	<i>2 755 569</i>	<i>2 982 138</i>	<i>2 601 053</i>	<i>2 643 983</i>	<i>3 058 491</i>	<i>2 654 790</i>	<i>2 659 246</i>
Foreign Currency	78 883	110 805	106 042	116 084	110 722	122 341	110 450
Transferable Deposits	285 516	440 409	364 151	334 792	400 557	373 301	381 909
Other Deposits	556 108	485 751	174 917	250 837	630 948	238 553	227 798
Securities (other than shares)	138 240	139 248	123 679	138 853	139 229	143 128	145 521
Credits	1 456 015	1 563 583	1 567 040	1 566 725	1 548 494	1 554 346	1 556 154
Financial Derivatives	16 564	13 219	31 412	3 927	5 994	4 339	11 312
Shares and other Equity	14 207	11 623	11 646	11 686	11 676	11 692	11 626
Other Accounts Receivable	210 035	217 501	222 167	221 079	210 869	207 091	214 476
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>2 309 829</i>	<i>2 074 621</i>	<i>2 114 661</i>	<i>2 071 394</i>	<i>2 028 895</i>	<i>2 751 635</i>	<i>2 705 339</i>
Transferable Deposits	32 911	21 845	43 427	22 300	23 451	30 420	17 774
Other Deposits	135 468	90 898	88 412	95 494	69 100	73 653	73 994
Securities (other than shares)	1 567 747	1 555 705	1 552 290	1 517 583	1 521 327	2 238 250	2 205 460
Credits	555 325	391 397	405 181	416 950	395 951	395 758	388 803
Financial Derivatives	7 139	4 009	13 145	5 033	7 223	5 265	10 567
Other Accounts Payable	11 239	10 765	12 205	14 033	11 843	8 290	8 739
<i>Other net Foreign Assets, OFC</i>	<i>-17 946</i>	<i>84 627</i>	<i>48 952</i>	<i>113 629</i>	<i>98 543</i>	<i>90 807</i>	<i>83 022</i>
Gross Assets	318 277	291 267	301 895	322 976	304 736	308 889	305 837
Less: Foreign Liabilities	336 224	206 640	252 944	209 347	206 193	218 082	222 814
Domestic Assets	7 400 137	7 861 498	8 382 564	8 521 093	8 376 344	9 589 216	9 491 891
<i>Reserves</i>	<i>882 164</i>	<i>909 613</i>	<i>1 493 536</i>	<i>1 574 976</i>	<i>1 382 348</i>	<i>1 707 753</i>	<i>1 494 968</i>
Transferable and Other Deposits in NBK	724 444	727 145	1 311 115	1 397 682	1 197 832	1 524 250	1 314 053
National Currency	157 719	182 468	182 421	177 295	184 516	183 503	180 915
<i>Other Claims to NBK</i>	<i>660 189</i>	<i>321 241</i>	<i>348 584</i>	<i>345 066</i>	<i>306 319</i>	<i>331 605</i>	<i>310 972</i>
<i>Net Claims to the Central Government</i>	<i>399 043</i>	<i>462 989</i>	<i>454 433</i>	<i>461 567</i>	<i>460 103</i>	<i>462 542</i>	<i>481 971</i>
<i>Gross Claims</i>	<i>443 947</i>	<i>518 487</i>	<i>515 941</i>	<i>518 592</i>	<i>516 610</i>	<i>517 188</i>	<i>532 603</i>
Securities (other than shares)	443 528	518 230	515 681	518 369	516 372	516 960	532 371
Credits	120	96	95	93	97	97	97
Other Accounts Receivable	299	161	165	130	141	130	135
<i>Less: Liabilities</i>	<i>44 904</i>	<i>55 498</i>	<i>61 508</i>	<i>57 025</i>	<i>56 507</i>	<i>54 646</i>	<i>50 633</i>
Transferable Deposits	972	2 323	9 752	6 780	6 000	5 322	4 042
Other Deposits	204	5 217	4 152	4 161	4 282	3 222	461
Credits	43 644	47 773	47 455	45 942	46 083	45 960	45 997
Other Accounts Payable	84	185	149	143	142	142	132
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>8 101</i>	<i>7 568</i>	<i>7 357</i>	<i>7 339</i>	<i>7 692</i>
Securities (other than shares)	4 069	4 898	4 923	4 948	4 824	4 848	4 873
Credits	4	-	-	-	-	-	-
Other Accounts Receivable	2 861	3 116	3 178	2 620	2 533	2 491	2 819
<i>Claims to Nonbank Financial Institutions</i>	<i>345 777</i>	<i>315 671</i>	<i>287 162</i>	<i>303 788</i>	<i>293 172</i>	<i>292 971</i>	<i>264 092</i>
Transferable Deposits	29	1	39	38	135	59	172
Securities (other than shares)	34 466	26 026	24 686	22 245	22 302	21 996	21 820
Credits	144 178	128 103	106 046	115 747	108 231	108 790	86 943
Financial Derivatives	25 925	7 134	7 905	19 382	17 982	18 665	11 180
Shares and other Equity	139 139	150 893	140 761	140 902	140 594	140 118	140 387
Other Accounts Receivable	2 039	3 514	7 727	5 474	3 929	3 344	3 590
<i>Claims to Public Nonfinancial Institutions</i>	<i>822 544</i>	<i>897 205</i>	<i>910 857</i>	<i>914 489</i>	<i>903 762</i>	<i>899 992</i>	<i>917 803</i>
Other Deposits	-	-	-	-	-	327	329
Securities (other than shares)	162 055	195 244	207 518	208 706	202 795	203 606	211 567
Credits	660 231	701 270	702 651	705 658	700 869	695 945	698 241
Financial Derivatives	-	-	-	-	-	-	7 125
Shares and other Equity	2	2	2	2	2	2	297
Other Accounts Receivable	256	688	685	123	95	112	245

Banks Monetary Survey

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	12.12*	
53 465	510 790	424 581	396 034	477 491	422 551	1 700 316	Net Foreign Assets
-20 392	425 942	343 527	319 344	407 265	332 519	1 519 028	<i>Net Foreign Assets, CFC</i>
2 720 081	3 089 474	3 024 636	2 973 548	3 139 850	3 111 391	2 979 233	<i>Claims to Nonresidents, CFC</i>
99 591	117 502	109 775	115 387	112 177	119 414	113 148	Foreign Currency
450 170	539 144	516 339	447 333	496 440	469 396	457 178	Transferable Deposits
215 355	537 741	496 096	510 299	581 340	530 133	439 795	Other Deposits
144 957	144 467	142 488	144 244	146 568	142 010	149 250	Securities (other than shares)
1 570 844	1 522 237	1 519 303	1 525 310	1 557 459	1 607 409	1 579 119	Credits
8 008	6 047	10 213	8 738	11 146	13 951	11 960	Financial Derivatives
11 768	11 817	12 894	12 955	13 038	13 018	13 056	Shares and other Equity
219 388	210 519	217 528	209 283	221 681	216 060	215 728	Other Accounts Receivable
2 740 473	2 663 532	2 681 108	2 654 204	2 732 585	2 778 872	1 460 205	<i>Less: Liabilities for Nonresidents, CFC</i>
71 210	19 109	16 419	12 457	69 256	70 428	84 646	Transferable Deposits
81 408	70 772	71 799	75 299	75 644	124 385	106 630	Other Deposits
2 228 550	2 217 352	2 222 079	2 237 345	2 242 288	2 235 123	983 113	Securities (other than shares)
345 861	345 900	348 638	314 803	329 877	328 047	272 180	Credits
6 234	4 902	15 471	9 616	7 683	12 178	10 045	Financial Derivatives
7 211	5 496	6 703	4 683	7 838	8 711	3 590	Other Accounts Payable
73 857	84 848	81 054	76 690	70 227	90 032	181 287	<i>Other net Foreign Assets, OFC</i>
307 303	318 327	312 667	326 509	302 894	320 393	330 005	Gross Assets
233 447	233 480	231 613	249 819	232 668	230 360	148 718	Less: Foreign Liabilities
9 628 772	9 096 285	9 086 541	9 237 169	9 352 436	9 431 097	8 394 886	Domestic Assets
1 584 728	1 078 560	972 019	1 006 575	987 054	914 999	932 329	<i>Reserves</i>
1 395 300	885 868	765 106	813 610	786 871	720 462	723 678	Transferable and Other Deposits in NBK
189 428	192 692	206 912	192 965	200 183	194 537	208 651	National Currency
237 925	214 814	218 865	225 102	202 027	168 382	85 179	<i>Other Claims to NBK</i>
490 242	472 062	496 022	528 541	559 844	587 772	599 706	<i>Net Claims to the Central Government</i>
539 976	534 491	555 767	588 929	620 470	648 474	657 804	<i>Gross Claims</i>
539 744	534 251	555 534	588 695	620 235	648 238	657 621	Securities (other than shares)
99	99	97	98	99	98	95	Credits
133	141	135	136	137	137	87	Other Accounts Receivable
49 733	62 429	59 745	60 389	60 627	60 702	58 098	<i>Less: Liabilities</i>
3 020	3 508	2 927	3 331	3 573	3 495	1 303	Transferable Deposits
427	455	117	126	116	156	214	Other Deposits
46 052	57 960	56 371	56 509	56 420	56 461	56 457	Credits
234	506	330	423	517	590	125	Other Accounts Payable
7 754	7 782	7 894	7 770	7 807	7 337	7 331	<i>Claims to the Regional and Local Government</i>
4 898	4 923	4 948	4 824	4 848	4 873	4 898	Securities (other than shares)
-	-	-	-	-	-	-	Credits
2 856	2 859	2 946	2 947	2 958	2 464	2 433	Other Accounts Receivable
318 412	300 837	303 395	317 410	377 330	332 437	376 227	<i>Claims to Nonbank Financial Institutions</i>
109	147	146	159	22	14	10	Transferable Deposits
21 755	21 778	21 435	24 368	26 747	27 244	41 076	Securities (other than shares)
129 598	113 346	98 448	126 303	165 686	119 644	132 571	Credits
23 001	21 601	38 851	20 380	38 314	37 780	52 524	Financial Derivatives
140 201	141 143	141 975	142 642	143 589	144 031	144 345	Shares and other Equity
3 748	2 823	2 540	3 557	2 972	3 723	5 701	Other Accounts Receivable
902 014	903 522	904 998	888 395	886 628	874 542	916 464	<i>Claims to Public Nonfinancial Institutions</i>
330	477	620	744	739	742	1 045	Other Deposits
204 356	205 118	203 878	201 795	200 585	200 197	203 640	Securities (other than shares)
695 275	697 331	699 903	685 212	684 640	672 957	711 485	Credits
1 668	223	222	220	219	217	215	Financial Derivatives
297	297	297	297	297	297	2	Shares and other Equity
87	76	78	126	149	132	77	Other Accounts Receivable

Continuation

	12.10	12.11	01.12	02.12	03.12	04.12	05.12
<i>Claims to Private Nonfinancial Institutions</i>	6 327 861	7 438 430	7 448 010	7 465 412	7 560 301	7 648 876	7 722 550
Securities (other than shares)	55 252	45 758	44 137	43 396	43 388	42 815	42 981
Credits	6 154 849	7 270 059	7 265 968	7 292 789	7 384 071	7 475 380	7 547 371
Financial Derivatives	84	2 505	2 089	1 379	1 277	1 172	1 559
Shares and other Equity	13 464	14 313	25 565	25 573	25 580	25 588	25 596
Other Accounts Receivable	104 211	105 796	110 252	102 275	105 986	103 922	105 043
<i>Claims to Nonprofit Institutions</i>	2 065	2 507	2 435	1 561	1 624	1 984	1 988
Credits	1 193	1 542	1 470	1 435	1 498	1 838	1 831
Shares and other Equity	1	1	1	1	1	1	1
Other Accounts Receivable	870	963	963	124	125	145	156
<i>Claims to Households</i>	2 242 064	2 482 521	2 479 513	2 495 011	2 520 052	2 573 473	2 622 497
Credits	2 237 172	2 477 066	2 473 625	2 488 927	2 513 924	2 566 511	2 615 359
Financial Derivatives	-	242	242	242	242	242	242
Other Accounts Receivable	4 892	5 213	5 646	5 842	5 886	6 720	6 896
<i>Other Net Assets</i>	-4 288 504	-4 976 693	-5 050 068	-5 048 343	-5 058 694	-4 337 320	-4 332 641
Other Financial Assets	-71 628	-63 012	-58 380	-55 061	-52 901	-54 271	-56 290
Nonfinancial Assets	319 381	388 346	390 612	387 738	387 959	390 070	390 590
Less: Other Liabilities	-21 934	42 923	94 367	86 739	73 203	86 101	59 301
Less: Capital Accounts	4 558 191	5 259 105	5 287 933	5 294 281	5 320 549	4 587 017	4 607 640
Liabilities	7 827 931	8 853 643	8 917 907	9 207 312	9 504 482	9 583 178	9 528 821
<i>Transferable Deposits</i>	2 067 940	2 761 632	2 627 352	2 921 950	3 095 578	3 130 183	2 981 607
Regional and Local Government	157	138	141	178	156	154	170
Nonbank Financial Institutions	124 619	179 872	122 089	143 240	155 547	158 457	165 992
Public Nonfinancial Institutions	443 517	420 923	478 447	765 253	748 599	799 028	797 993
Private Nonfinancial Institutions	1 197 430	1 717 533	1 629 485	1 554 546	1 742 141	1 684 287	1 555 256
Nonprofit Institutions	46 925	104 507	91 388	146 955	126 317	110 907	123 198
Households	255 293	338 660	305 804	311 777	322 817	377 351	338 998
<i>Other Deposits</i>	4 684 117	5 054 761	5 098 018	5 084 719	5 249 592	5 298 967	5 380 072
Regional and Local Government	4	3	0	0	0	0	0
Nonbank Financial Institutions	384 525	411 258	438 604	451 709	463 064	452 058	463 802
Public Nonfinancial Institutions	1 347 702	1 121 767	1 049 740	1 100 538	1 102 841	1 081 102	1 099 881
Private Nonfinancial Institutions	952 926	1 001 702	1 028 221	942 629	1 015 307	1 035 798	1 028 473
Nonprofit Institutions	59 376	134 508	151 036	111 973	150 519	164 637	171 239
Households	1 939 584	2 385 523	2 430 417	2 477 871	2 517 861	2 565 372	2 616 678
<i>Securities</i>	268 111	307 948	303 775	323 388	311 856	313 018	299 287
Nonbank Financial Institutions	206 011	234 754	230 131	249 125	249 196	249 541	239 049
Public Nonfinancial Institutions	-	148	159	170	151	156	166
Private Nonfinancial Institutions	46 491	57 544	57 666	58 006	57 503	58 271	54 977
Households	15 609	15 501	15 820	16 087	5 006	5 051	5 095
<i>Credits</i>	694 374	728 538	875 812	849 350	812 198	795 290	792 835
Central Bank	468 588	430 935	557 813	545 750	552 122	531 075	513 673
Regional and Local Government	782	479	435	428	425	380	380
Nonbank Financial Institutions	210 153	258 713	278 949	264 456	220 825	225 119	240 066
Public Nonfinancial Institutions	14 411	33 465	33 493	33 521	33 549	33 577	33 531
Private Nonfinancial Institutions	186	4 925	4 947	5 020	5 100	4 957	4 999
Households	254	21	175	175	176	183	186
<i>Financial Derivatives</i>	25 839	7 248	7 780	19 582	18 061	18 756	11 226
Nonbank Financial Institutions	25 817	7 131	7 584	19 377	17 966	18 666	11 181
Private Nonfinancial Institutions	23	117	196	204	95	90	45
<i>Other Accounts Payable</i>	87 549	-6 483	5 170	8 322	17 198	26 964	63 793
Central Bank	0	2	1	0	0	0	0
Regional and Local Government	0	0	1	1	0	0	0
Nonbank Financial Institutions	663	1 164	1 718	1 317	1 969	740	1 416
Public Nonfinancial Institutions	448	1 247	1 201	1 561	1 798	1 717	2 327
Private Nonfinancial Institutions	34 585	46 545	46 891	46 178	46 316	46 378	58 040
Nonprofit Institutions	39	17	7	18	20	18	25
Households	19 253	22 902	26 176	26 300	25 463	24 918	27 488
Interbank Accounts	32 560	-78 360	-70 825	-67 053	-58 368	-46 807	-25 504

*) without final turnovers

06.12	07.12	08.12	09.12	10.12	11.12	12.12*	
7 756 270	7 750 574	7 811 270	7 889 579	7 943 520	8 027 268	8 101 511	<i>Claims to Private Nonfinancial Institutions</i>
42 237	42 130	42 090	42 205	42 479	42 940	44 812	Securities (other than shares)
7 577 122	7 576 979	7 636 606	7 713 774	7 765 911	7 847 806	7 921 951	Credits
1 564	1 493	1 301	1 102	1 162	986	824	Financial Derivatives
26 604	26 612	26 620	26 628	26 637	26 568	27 287	Shares and other Equity
108 743	103 360	104 653	105 869	107 330	108 969	106 636	Other Accounts Receivable
1 923	2 002	2 087	2 185	1 995	1 935	1 604	<i>Claims to Nonprofit Institutions</i>
1 793	1 870	1 950	2 040	1 859	1 800	1 581	Credits
1	1	1	1	1	1	1	Shares and other Equity
129	131	135	144	134	134	22	Other Accounts Receivable
2 676 864	2 737 625	2 798 386	2 852 259	2 909 429	2 967 174	3 024 894	<i>Claims to Households</i>
2 669 411	2 728 363	2 789 212	2 843 935	2 900 999	2 952 276	3 010 971	Credits
235	234	234	234	232	232	229	Financial Derivatives
7 218	9 029	8 939	8 090	8 198	14 667	13 694	Other Accounts Receivable
-4 347 360	-4 371 493	-4 428 394	-4 480 648	-4 523 197	-4 450 749	-5 650 358	<i>Other Net Assets</i>
-56 368	-51 210	-41 656	-54 604	-38 460	-30 757	71 364	Other Financial Assets
393 572	394 496	385 267	387 651	395 121	398 582	428 212	Nonfinancial Assets
70 359	71 079	83 493	91 651	107 314	105 301	-72 122	Less: Other Liabilities
4 614 204	4 643 700	4 688 512	4 722 044	4 772 544	4 713 273	6 222 056	Less: Capital Accounts
9 682 237	9 607 075	9 511 123	9 633 203	9 829 927	9 853 648	10 095 202	Liabilities
3 030 081	2 971 873	2 805 514	2 652 707	2 857 034	2 675 860	2 600 021	<i>Transferable Deposits</i>
109	128	145	221	253	209	81	Regional and Local Government
163 026	159 688	158 590	129 972	161 283	157 469	128 931	Nonbank Financial Institutions
651 340	579 716	573 814	489 875	541 822	491 296	411 701	Public Nonfinancial Institutions
1 722 666	1 741 390	1 586 230	1 546 656	1 705 882	1 580 129	1 557 772	Private Nonfinancial Institutions
124 445	127 924	130 397	125 335	97 411	89 767	91 533	Nonprofit Institutions
368 495	363 027	356 337	360 649	350 382	356 990	410 003	Households
5 400 655	5 476 021	5 403 065	5 697 382	5 686 198	5 773 950	5 863 896	<i>Other Deposits</i>
0	0	0	0	0	0	0	Regional and Local Government
453 597	460 850	470 680	491 582	516 275	527 707	552 289	Nonbank Financial Institutions
1 135 946	1 089 355	1 063 181	1 154 091	1 064 334	1 180 753	1 089 982	Public Nonfinancial Institutions
1 000 782	1 053 350	961 602	1 099 118	1 098 005	1 010 673	1 054 947	Private Nonfinancial Institutions
166 178	177 870	177 985	178 113	201 451	200 673	204 921	Nonprofit Institutions
2 644 152	2 694 597	2 729 618	2 774 478	2 806 132	2 854 145	2 961 757	Households
297 397	296 307	297 094	298 074	311 996	313 269	311 488	<i>Securities</i>
237 021	235 781	236 209	237 679	248 310	249 375	247 538	Nonbank Financial Institutions
147	158	168	149	156	166	147	Public Nonfinancial Institutions
55 082	55 177	55 481	55 069	58 460	58 627	58 757	Private Nonfinancial Institutions
5 147	5 191	5 236	5 176	5 071	5 101	5 046	Households
846 496	824 637	894 224	859 188	835 213	883 006	1 086 541	<i>Credits</i>
518 611	543 138	572 823	579 017	569 040	584 280	563 635	Central Bank
379	286	278	277	239	239	240	Regional and Local Government
285 888	237 568	282 490	241 178	227 192	259 904	244 109	Nonbank Financial Institutions
33 468	33 496	33 524	33 551	33 579	33 531	273 585	Public Nonfinancial Institutions
4 960	4 957	4 912	4 964	4 958	5 004	4 921	Private Nonfinancial Institutions
3 190	5 192	197	201	205	47	51	Households
22 992	20 247	38 970	20 531	38 763	37 956	52 624	<i>Financial Derivatives</i>
22 942	20 228	38 957	20 393	38 305	37 770	52 317	Nonbank Financial Institutions
50	18	13	138	457	185	308	Private Nonfinancial Institutions
84 616	17 991	72 255	105 321	100 723	169 606	180 632	<i>Other Accounts Payable</i>
0	0	0	0	0	3	3	Central Bank
0	0	1	0	0	0	0	Regional and Local Government
2 687	1 353	1 579	2 256	883	1 616	1 442	Nonbank Financial Institutions
2 397	2 467	2 480	2 809	2 811	2 837	3 032	Public Nonfinancial Institutions
58 045	57 822	59 308	65 893	62 120	57 922	65 210	Private Nonfinancial Institutions
30	25	34	62	55	58	23	Nonprofit Institutions
29 432	30 535	30 757	32 635	33 778	34 652	34 455	Households
-7 975	-74 212	-21 904	1 666	1 076	72 518	76 468	Interbank Accounts

Banking System Monetary Survey

Mln. of KZT, end of period

	12.10	12.11	01.12	02.12	03.12	04.12	05.12
Net Foreign Assets	9 051 067	11 735 110	12 218 366	12 823 293	12 938 177	12 626 133	12 633 227
<i>Claims to Nonresidents</i>	<i>6 926 127</i>	<i>7 334 453</i>	<i>7 606 164</i>	<i>7 866 908</i>	<i>7 829 893</i>	<i>7 836 547</i>	<i>7 734 420</i>
Monetary Gold and SDR	214 395	271 228	248 593	272 873	292 549	308 034	307 828
Foreign Currency	91 718	131 875	126 212	133 451	126 936	137 715	123 686
Transferable Deposits	904 189	517 860	1 056 965	1 309 085	782 270	1 105 023	678 920
Other Deposits	910 156	1 096 022	824 156	837 310	1 260 816	782 081	743 159
Securities (other than shares)	3 100 463	3 509 700	3 512 841	3 508 599	3 588 258	3 590 852	3 957 402
Credits	1 456 015	1 563 583	1 567 040	1 566 725	1 548 494	1 554 346	1 556 154
Shares and other Equity	14 207	11 623	11 646	11 686	11 676	11 692	11 626
Financial Derivatives	24 949	15 061	36 543	6 099	8 026	7 545	14 526
Other Accounts Receivable	210 035	217 501	222 167	221 079	210 869	339 259	341 118
<i>Liabilities for Nonresidents</i>	<i>2 392 979</i>	<i>2 157 668</i>	<i>2 197 146</i>	<i>2 151 248</i>	<i>2 108 107</i>	<i>2 831 559</i>	<i>2 783 110</i>
Transferable Deposits	32 914	21 845	43 427	22 300	23 451	30 420	17 774
SDR	78 061	78 047	78 999	78 937	78 460	78 745	76 910
Other Deposits	136 076	91 483	89 010	96 100	69 702	74 253	74 495
Securities (other than shares)	1 567 747	1 555 705	1 552 290	1 517 583	1 521 327	2 238 250	2 205 460
Credits	555 471	391 545	405 328	417 096	396 097	395 904	388 950
Financial Derivatives	11 470	8 277	15 886	5 197	7 226	5 682	10 750
Other Accounts Payable	11 239	10 765	12 205	14 033	11 843	8 306	8 770
Assets of the National Oil Fund	4 569 493	6 474 016	6 761 094	6 995 907	7 133 919	7 544 042	7 637 751
<i>Other Net Foreign Assets</i>	<i>-51 574</i>	<i>84 309</i>	<i>48 253</i>	<i>111 726</i>	<i>82 472</i>	<i>77 104</i>	<i>44 166</i>
Assets	402 438	375 886	402 447	408 579	390 154	395 830	388 908
Foreign Liabilities	454 012	291 578	354 194	296 853	307 683	318 726	344 741
Net Domestic Assets	-568 238	-1 982 874	-2 596 239	-2 911 706	-2 645 121	-2 232 917	-2 298 281
<i>Net Claims to the Central Government</i>	<i>157 853</i>	<i>301 682</i>	<i>240 924</i>	<i>174 249</i>	<i>112 183</i>	<i>172 287</i>	<i>175 063</i>
<i>Claims</i>	<i>447 922</i>	<i>518 925</i>	<i>516 380</i>	<i>519 035</i>	<i>520 696</i>	<i>523 534</i>	<i>550 375</i>
Securities	447 503	518 667	516 120	518 812	520 458	523 306	550 143
Credits	120	96	95	93	97	97	97
Other	299	161	165	130	141	130	135
<i>Liabilities</i>	<i>290 069</i>	<i>217 243</i>	<i>275 456</i>	<i>344 786</i>	<i>408 513</i>	<i>351 247</i>	<i>375 312</i>
Transferable Deposits	197 848	146 233	126 191	105 491	126 969	104 110	109 831
Other Deposits	48 335	22 806	101 468	193 020	235 209	200 906	219 219
Securities	0	0	-	-	-	-	-
Credits	43 644	47 773	47 455	45 942	46 083	45 960	45 997
Other	242	431	342	334	252	271	265
<i>Claims to the Regional and Local Government</i>	<i>6 934</i>	<i>8 015</i>	<i>8 101</i>	<i>7 568</i>	<i>7 357</i>	<i>7 339</i>	<i>7 692</i>
Securities (other than shares)	4 069	4 898	4 923	4 948	4 824	4 848	4 873
Credits	4	-	-	-	-	-	-
Other Accounts Receivable	2 861	3 116	3 178	2 620	2 533	2 491	2 819
Resources of the National Oil Fund	5 315 544	7 479 796	7 698 798	7 929 072	7 851 094	8 279 970	8 578 706
<i>Claims to Nonbank Financial Institutions</i>	<i>477 059</i>	<i>461 879</i>	<i>433 552</i>	<i>450 178</i>	<i>439 561</i>	<i>439 361</i>	<i>410 481</i>
Transferable Deposits	29	1	39	38	135	59	172
Securities	34 466	26 026	24 686	22 245	22 302	21 996	21 820
Credits	144 178	128 103	106 046	115 747	108 231	108 790	86 943
Financial Derivatives	25 925	7 134	7 905	19 382	17 982	18 665	11 180
Shares and other Equity	270 421	297 101	287 150	287 291	286 983	286 507	286 777
Other Accounts Receivable	2 039	3 514	7 727	5 474	3 929	3 344	3 590

Banking System Monetary Survey

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	12.12*	
12 479 769	12 767 910	12 880 544	13 129 427	13 357 221	13 461 562	14 579 010	Net Foreign Assets
7 550 262	7 436 230	7 448 267	7 483 032	7 521 267	7 572 347	7 242 147	<i>Claims to Nonresidents</i>
322 690	343 133	359 616	404 411	407 582	660 615	651 838	Monetary Gold and SDR
121 320	129 298	132 404	135 724	129 093	131 064	123 106	Foreign Currency
749 333	633 979	563 504	538 994	639 836	613 574	484 059	Transferable Deposits
736 138	1 112 544	1 057 164	1 122 817	1 219 386	933 901	1 381 589	Other Deposits
3 661 851	3 313 245	3 423 629	3 367 098	3 162 556	3 071 959	2 468 715	Securities (other than shares)
1 570 844	1 522 237	1 519 303	1 525 310	1 557 459	1 607 409	1 579 119	Credits
11 768	11 817	12 894	12 955	13 038	13 018	13 056	Shares and other Equity
10 767	9 131	13 266	10 913	13 394	16 445	14 326	Financial Derivatives
365 551	360 847	366 488	364 809	378 923	524 362	526 340	Other Accounts Receivable
2 818 921	2 741 496	2 759 715	2 734 216	2 813 144	2 859 170	1 540 707	<i>Liabilities for Nonresidents</i>
71 210	19 109	16 419	12 457	69 256	70 428	84 646	Transferable Deposits
77 566	77 731	78 143	79 298	79 812	79 622	79 867	SDR
81 920	70 777	71 803	75 713	76 060	124 385	106 632	Other Deposits
2 228 550	2 217 352	2 222 079	2 237 345	2 242 288	2 235 123	983 113	Securities (other than shares)
346 009	346 048	348 786	314 951	330 026	328 196	272 330	Credits
6 234	4 902	15 659	9 616	7 683	12 512	10 071	Financial Derivatives
7 432	5 577	6 826	4 835	8 019	8 904	4 048	Other Accounts Payable
7 674 910	7 990 349	8 114 237	8 304 267	8 582 600	8 658 627	8 707 635	Assets of the National Oil Fund
73 519	82 827	77 755	76 344	66 497	89 759	169 934	<i>Other Net Foreign Assets</i>
391 849	402 853	397 820	413 105	389 169	406 859	416 650	Assets
318 330	320 026	320 066	336 761	322 672	317 100	246 716	Foreign Liabilities
-2 074 167	-2 185 019	-2 552 309	-2 614 634	-2 670 996	-2 996 109	-4 056 550	Net Domestic Assets
74 729	182 565	165 741	169 609	226 150	121 240	481 695	<i>Net Claims to the Central Government</i>
566 298	562 885	584 269	617 221	647 957	680 058	745 840	<i>Claims</i>
566 066	562 645	584 037	616 987	647 722	679 822	745 658	Securities
99	99	97	98	99	98	95	Credits
133	141	135	136	137	137	87	Other
491 569	380 320	418 528	447 613	421 808	558 818	264 146	<i>Liabilities</i>
161 648	141 758	125 100	132 295	166 610	209 838	195 875	Transferable Deposits
283 508	179 891	236 508	257 819	197 988	291 651	11 516	Other Deposits
-	-	-	-	-	-	-	Securities
46 052	57 960	56 371	56 509	56 420	56 461	56 457	Credits
360	711	549	991	790	868	298	Other
7 754	7 782	7 894	7 770	7 807	7 337	7 331	<i>Claims to the Regional and Local Government</i>
4 898	4 923	4 948	4 824	4 848	4 873	4 898	Securities (other than shares)
-	-	-	-	-	-	-	Credits
2 856	2 859	2 946	2 947	2 958	2 464	2 433	Other Accounts Receivable
8 238 062	8 512 375	8 859 883	8 900 407	9 204 276	9 601 662	9 776 679	Resources of the National Oil Fund
464 802	447 226	502 289	469 800	530 220	487 175	545 135	<i>Claims to Nonbank Financial Institutions</i>
109	147	146	159	22	14	10	Transferable Deposits
21 755	21 778	21 435	24 368	26 747	27 244	41 076	Securities
129 598	113 346	144 953	126 303	165 686	120 992	132 774	Credits
23 001	21 601	38 851	20 380	38 314	37 780	52 524	Financial Derivatives
286 591	287 532	294 364	295 032	296 479	297 421	313 050	Shares and other Equity
3 748	2 823	2 540	3 557	2 972	3 723	5 701	Other Accounts Receivable

Continuation

	12.10	12.11	01.12	02.12	03.12	04.12	05.12
<i>Claims to Public Nonfinancial Institutions</i>	822 544	897 205	910 857	914 489	903 762	899 992	917 803
Other Deposits	-	-	-	-	-	327	329
Securities	162 055	195 244	207 518	208 706	202 795	203 606	211 567
Credits	660 231	701 270	702 651	705 658	700 869	695 945	698 241
Financial Derivatives	-	-	-	-	-	-	7 125
Shares and other Equity	2	2	2	2	2	2	297
Other Accounts Receivable	256	688	685	123	95	112	245
<i>Claims to Private Nonfinancial Institutions</i>	6 327 861	7 438 430	7 448 010	7 465 412	7 560 301	7 648 876	7 722 550
Securities	55 252	45 758	44 137	43 396	43 388	42 815	42 981
Credits	6 154 849	7 270 059	7 265 968	7 292 789	7 384 071	7 475 380	7 547 371
Financial Derivatives	84	2 505	2 089	1 379	1 277	1 172	1 559
Shares and other Equity	13 464	14 313	25 565	25 573	25 580	25 588	25 596
Other Accounts Receivable	104 211	105 796	110 252	102 275	105 986	103 922	105 043
<i>Claims to Nonprofit Institutions</i>	2 065	2 507	2 435	1 561	1 624	1 984	1 988
Credits	1 193	1 542	1 470	1 435	1 498	1 838	1 831
Shares and other Equity	1	1	1	1	1	1	1
Other	870	963	963	124	125	145	156
<i>Claims to Households</i>	2 242 625	2 483 186	2 480 763	2 496 384	2 521 483	2 574 867	2 623 877
Credits	2 237 733	2 477 731	2 474 875	2 490 300	2 515 355	2 567 905	2 616 739
Financial Derivatives	-	242	242	242	242	242	242
Other	4 892	5 213	5 646	5 842	5 886	6 720	6 896
<i>Other Net Domestic Assets</i>	-5 912 259	-6 628 577	-6 853 367	-6 926 044	-6 776 302	-6 135 582	-6 019 313
Other Financial Assets	-70 964	-61 934	-56 734	-53 595	-51 742	-53 162	-54 597
Nonfinancial Assets	337 358	408 312	410 345	407 616	407 704	409 752	410 168
Less: Other Liabilities	829 162	831 449	913 311	967 036	868 295	947 146	931 891
Less: Capital Accounts	5 349 491	6 143 506	6 293 668	6 313 029	6 263 970	5 545 026	5 442 993
Liabilities	8 482 828	9 752 236	9 622 127	9 911 587	10 293 056	10 393 216	10 334 946
<i>Currency in Circulation</i>	1 148 489	1 365 698	1 301 396	1 291 276	1 307 762	1 341 433	1 350 136
<i>Transferable and Other Deposits</i>	7 334 340	8 386 537	8 320 731	8 620 312	8 985 294	9 051 783	8 984 811
Regional and Local Government	161	140	141	179	156	154	170
Nonbank Financial Institutions	657 876	697 358	669 519	706 303	725 108	722 390	732 054
Public Nonfinancial Institutions	2 224 768	2 006 605	2 014 721	2 368 081	2 385 067	2 390 887	2 418 745
Private Nonfinancial Institutions	2 150 356	2 719 235	2 657 706	2 497 175	2 757 448	2 720 085	2 583 729
Nonprofit Institutions	106 301	239 015	242 424	258 928	276 836	275 545	294 437
Households	2 194 877	2 724 184	2 736 220	2 789 647	2 840 678	2 942 722	2 955 676

*) without final turnovers

06.12	07.12	08.12	09.12	10.12	11.12	12.12*	
902 014	903 522	904 998	888 395	886 628	874 542	917 647	<i>Claims to Public Nonfinancial Institutions</i>
330	477	620	744	739	742	1 045	Other Deposits
204 356	205 118	203 878	201 795	200 585	200 197	203 640	Securities
695 275	697 331	699 903	685 212	684 640	672 957	712 668	Credits
1 668	223	222	220	219	217	215	Financial Derivatives
297	297	297	297	297	297	2	Shares and other Equity
87	76	78	126	149	132	77	Other Accounts Receivable
7 756 270	7 750 574	7 811 270	7 889 579	7 943 520	8 027 268	8 101 511	<i>Claims to Private Nonfinancial Institutions</i>
42 237	42 130	42 090	42 205	42 479	42 940	44 812	Securities
7 577 122	7 576 979	7 636 606	7 713 774	7 765 911	7 847 806	7 921 951	Credits
1 564	1 493	1 301	1 102	1 162	986	824	Financial Derivatives
26 604	26 612	26 620	26 628	26 637	26 568	27 287	Shares and other Equity
108 743	103 360	104 653	105 869	107 330	108 969	106 636	Other Accounts Receivable
1 923	2 002	2 087	2 185	1 995	1 935	1 604	<i>Claims to Nonprofit Institutions</i>
1 793	1 870	1 950	2 040	1 859	1 800	1 581	Credits
1	1	1	1	1	1	1	Shares and other Equity
129	131	135	144	134	134	22	Other
2 678 234	2 738 995	2 799 728	2 853 583	2 910 739	2 968 471	3 026 173	<i>Claims to Households</i>
2 670 781	2 729 732	2 790 554	2 845 258	2 902 310	2 953 572	3 012 251	Credits
235	234	234	234	232	232	229	Financial Derivatives
7 218	9 029	8 939	8 090	8 198	14 667	13 694	Other
-6 166 663	-6 156 480	-6 336 164	-6 447 166	-6 427 844	-6 339 151	-7 823 300	<i>Other Net Domestic Assets</i>
-55 015	-48 326	-39 505	-52 815	-36 338	-28 765	73 608	Other Financial Assets
413 541	413 920	404 827	407 189	414 640	418 095	448 273	Nonfinancial Assets
1 007 152	927 859	1 034 332	980 072	942 809	930 206	1 077 734	Less: Other Liabilities
5 518 037	5 594 216	5 667 155	5 821 468	5 863 338	5 798 275	7 267 447	Less: Capital Accounts
10 405 602	10 582 891	10 328 235	10 514 793	10 686 225	10 465 453	10 522 460	Liabilities
1 389 424	1 398 763	1 405 179	1 421 824	1 407 553	1 379 943	1 527 995	<i>Currency in Circulation</i>
9 016 178	9 184 128	8 923 056	9 092 969	9 278 673	9 085 511	8 994 465	<i>Transferable and Other Deposits</i>
109	128	145	222	253	209	81	Regional and Local Government
717 942	749 703	729 814	725 682	779 309	792 257	788 949	Nonbank Financial Institutions
2 271 410	2 276 139	2 250 927	2 282 717	2 239 846	2 200 668	1 924 503	Public Nonfinancial Institutions
2 723 448	2 794 740	2 547 832	2 645 773	2 803 888	2 590 803	2 612 719	Private Nonfinancial Institutions
290 623	305 794	308 382	303 448	298 862	290 439	296 454	Nonprofit Institutions
3 012 647	3 057 624	3 085 956	3 135 127	3 156 514	3 211 135	3 371 760	Households

Monetary Aggregates

Mln. of KZT, end of period

	12.10	12.11	01.12	02.12	03.12	04.12	05.12
1. RM (Reserve Money)	2 572 217	2 837 356	3 384 140	3 469 472	3 282 665	3 490 230	3 304 523
<i>% changes to the previous month</i>	8,4	-4,3	19,3	2,5	-5,4	6,3	-5,3
<i>% changes to December of the previous year</i>	5,0	10,3	19,3	22,3	15,7	23,0	16,5
from them:							
1.1. Currency out of the NBK	1 306 208	1 548 166	1 483 816	1 468 570	1 492 278	1 524 936	1 531 051
1.2. Deposits of Banks and other organizations in NBK	1 266 009	1 289 190	1 900 324	2 000 902	1 790 387	1 965 294	1 773 472
Narrow Reserve Money	2 142 999	2 740 573	3 167 658	3 286 759	2 927 870	3 170 720	3 097 798
<i>% changes to the previous month</i>	5,9	-3,4	15,6	3,8	-10,9	8,3	-2,3
<i>% changes to December of the previous year</i>	9,2	27,9	15,6	19,9	6,8	15,7	13,0
from them:							
Reserve deposits of Banks in NBK	292 371	631 460	1 091 545	1 215 195	806 384	1 183 188	1 096 117
2. M0							
(Currency in Circulation)	1 148 489	1 365 698	1 301 396	1 291 276	1 307 762	1 341 433	1 350 136
<i>% changes to the previous month</i>	6,9	10,6	-4,7	-0,8	1,3	2,6	0,6
<i>% changes to December of the previous year</i>	25,7	18,9	-4,7	-5,4	-4,2	-1,8	-1,1
3. M1	3 116 049	3 844 996	3 614 004	3 762 159	3 886 272	3 725 310	3 812 954
<i>% changes to the previous month</i>	4,9	8,7	-6,0	4,1	3,3	-4,1	2,4
<i>% changes to December of the previous year</i>	26,8	23,4	-6,0	-2,2	1,1	-3,1	-0,8
from them:							
3.1. Transferable deposits of individuals in national currency	226 520	296 807	262 837	272 902	284 395	303 980	299 923
3.2. Transferable deposits of non-banking legal entities in national currency	1 741 040	2 182 491	2 049 771	2 197 982	2 294 115	2 079 897	2 162 895
4. M2	6 570 099	7 967 502	7 783 105	8 050 932	8 418 579	8 618 624	8 454 048
<i>% changes to the previous month</i>	-0,7	2,7	-2,3	3,4	4,6	2,4	-1,9
<i>% changes to December of the previous year</i>	23,1	21,3	-2,3	1,0	5,7	8,2	6,1
from them:							
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	1 042 679	1 332 203	1 351 834	1 382 704	1 418 215	1 497 246	1 499 367
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	2 411 371	2 790 303	2 817 267	2 906 069	3 114 092	3 396 068	3 141 727
5. M3 (Broad Money)	8 482 828	9 752 236	9 622 127	9 911 587	10 293 056	10 393 216	10 334 946
<i>% changes to the previous month</i>	-0,5	1,5	-1,3	3,0	3,8	1,0	-0,6
<i>% changes to December of the previous year</i>	13,3	15,0	-1,3	1,6	5,5	6,6	6,0
from them:							
5.1. Other deposits of individuals in foreign currency	925 678	1 095 174	1 121 549	1 134 042	1 138 068	1 141 496	1 156 385
5.2. Other deposits of non-banking legal entities in foreign currency	987 051	689 560	717 473	726 613	736 409	633 096	724 513

*) without final turnovers

Monetary Aggregates

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	12.12*	
3 454 684	2 951 901	2 809 970	2 953 136	2 832 517	2 686 108	2 889 914	1. RM (Reserve Money)
4,5	-14,6	-4,8	5,1	-4,1	-5,2	7,6	<i>% changes to the previous month</i>
21,8	4,0	-1,0	4,1	-0,2	-5,3	1,9	<i>% changes to December of the previous year</i>
1 578 851	1 591 455	1 612 091	1 614 788	1 607 736	1 574 479	1 736 646	from them:
1 875 833	1 360 446	1 197 879	1 338 348	1 224 780	1 111 629	1 153 268	1.1. Currency out of the NBK
							1.2. Deposits of Banks and other organizations in NBK
3 310 638	2 798 001	2 701 777	2 856 592	2 767 535	2 645 849	2 831 006	Narrow Reserve Money
6,9	-15,5	-3,4	5,7	-3,1	-4,4	7,0	<i>% changes to the previous month</i>
20,8	2,1	-1,4	4,2	1,0	-3,5	3,3	<i>% changes to December of the previous year</i>
1 245 427	732 578	656 104	717 188	721 985	672 777	665 236	from them:
							Reserve deposits of Banks in NBK
1 389 424	1 398 763	1 405 179	1 421 824	1 407 553	1 379 943	1 527 995	2. M0
2,9	0,7	0,5	1,2	-1,0	-2,0	10,7	(Currency in Circulation)
1,7	2,4	2,9	4,1	3,1	1,0	11,9	<i>% changes to the previous month</i>
							<i>% changes to December of the previous year</i>
3 993 464	3 888 499	3 732 979	3 811 804	3 759 904	3 579 746	3 880 371	3. M1
4,7	-2,6	-4,0	2,1	-1,4	-4,8	8,4	<i>% changes to the previous month</i>
3,9	1,1	-2,9	-0,9	-2,2	-6,9	0,9	<i>% changes to December of the previous year</i>
							from them:
326 537	321 080	314 401	318 440	310 089	317 738	370 977	3.1. Transferable deposits of individuals in national currency
2 277 503	2 168 656	2 013 400	2 071 540	2 042 263	1 882 065	1 981 399	3.2. Transferable deposits of non-banking legal entities in national currency
8 490 391	8 602 644	8 409 751	8 481 616	8 761 681	8 513 774	8 546 623	4. M2
0,4	1,3	-2,2	0,9	3,3	-2,8	0,4	<i>% changes to the previous month</i>
6,6	8,0	5,6	6,5	10,0	6,9	7,3	<i>% changes to December of the previous year</i>
							from them:
1 478 703	1 496 522	1 522 210	1 561 947	1 588 930	1 634 724	1 727 479	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
3 018 224	3 217 622	3 154 562	3 107 865	3 412 847	3 299 305	2 938 773	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
10 405 602	10 582 891	10 328 235	10 514 793	10 686 225	10 465 453	10 522 460	5. M3 (Broad Money)
0,7	1,7	-2,4	1,8	1,6	-2,1	0,5	<i>% changes to the previous month</i>
6,7	8,5	5,9	7,8	9,6	7,3	7,9	<i>% changes to December of the previous year</i>
							from them:
1 207 406	1 240 022	1 249 345	1 254 740	1 257 495	1 258 673	1 273 303	5.1. Other deposits of individuals in foreign currency
707 804	740 226	669 138	778 437	667 050	693 006	702 533	5.2. Other deposits of non-banking legal entities in foreign currency

Depository Organizations Deposits
(by sector and type of currency)

Mln. of KZT, end of period

	12.10	12.11	01.12	02.12	03.12	04.12	05.12
Deposits - total*	7 334 340	8 386 537	8 320 731	8 620 312	8 985 294	9 051 783	8 984 811
<i>of which:</i>							
In KZT:	4 776 648	5 756 881	5 573 379	5 704 423	5 960 644	6 064 267	6 110 074
Nonbanking Legal Entities	3 536 221	4 169 725	4 001 674	4 087 692	4 296 456	4 336 411	4 349 858
Individuals	1 240 427	1 587 156	1 571 705	1 616 731	1 664 188	1 727 856	1 760 216
In FC:	2 557 692	2 629 656	2 747 352	2 915 889	3 024 650	2 987 516	2 874 737
Nonbanking Legal Entities	1 603 241	1 492 629	1 582 837	1 742 973	1 848 160	1 772 650	1 679 277
Individuals	954 450	1 137 028	1 164 515	1 172 917	1 176 490	1 214 866	1 195 460
From total sum of Deposits:							
<i>Nonbanking Legal Entities</i>	<i>5 139 463</i>	<i>5 662 354</i>	<i>5 584 511</i>	<i>5 830 664</i>	<i>6 144 616</i>	<i>6 109 061</i>	<i>6 029 135</i>
<i>Individuals</i>	<i>2 194 877</i>	<i>2 724 184</i>	<i>2 736 220</i>	<i>2 789 647</i>	<i>2 840 678</i>	<i>2 942 722</i>	<i>2 955 676</i>
<i>Transferable Deposits in KZT:</i>	<i>1 967 560</i>	<i>2 479 298</i>	<i>2 312 608</i>	<i>2 470 884</i>	<i>2 578 510</i>	<i>2 383 877</i>	<i>2 462 818</i>
Nonbanking Legal Entities	1 741 040	2 182 491	2 049 771	2 197 982	2 294 115	2 079 897	2 162 895
Individuals	226 520	296 807	262 837	272 902	284 395	303 980	299 923
<i>Other Deposits in KZT:</i>	<i>2 809 088</i>	<i>3 277 583</i>	<i>3 260 771</i>	<i>3 233 539</i>	<i>3 382 134</i>	<i>3 680 390</i>	<i>3 647 255</i>
Nonbanking Legal Entities	1 795 181	1 987 234	1 951 903	1 889 710	2 002 341	2 256 514	2 186 963
Individuals	1 013 907	1 290 349	1 308 868	1 343 829	1 379 793	1 423 876	1 460 293
<i>Transferable Deposits in FC:</i>	<i>644 963</i>	<i>844 923</i>	<i>908 330</i>	<i>1 055 234</i>	<i>1 150 173</i>	<i>1 212 924</i>	<i>993 839</i>
Nonbanking Legal Entities	616 190	803 069	865 364	1 016 359	1 111 751	1 139 554	954 764
Individuals	28 773	41 854	42 966	38 875	38 422	73 370	39 075
<i>Other Deposits in FC:</i>	<i>1 912 729</i>	<i>1 784 734</i>	<i>1 839 022</i>	<i>1 860 655</i>	<i>1 874 477</i>	<i>1 774 592</i>	<i>1 880 898</i>
Nonbanking Legal Entities	987 051	689 560	717 473	726 613	736 409	633 096	724 513
Individuals	925 678	1 095 174	1 121 549	1 134 042	1 138 068	1 141 496	1 156 385

*) without Nonresidents Accounts

***) without final turnovers

**Depository Organizations Deposits
(by sector and type of currency)**

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	12.12**	
9 016 178	9 184 128	8 923 056	9 092 969	9 278 673	9 085 511	8 994 465	Deposits - total*
							<i>of which:</i>
6 184 499	6 243 692	6 089 714	6 265 747	6 404 186	6 252 146	6 311 455	In KZT:
4 421 216	4 468 037	4 295 040	4 427 568	4 545 459	4 338 937	4 252 024	Nonbanking Legal Entities
1 763 282	1 775 655	1 794 674	1 838 179	1 858 726	1 913 209	2 059 431	Individuals
2 831 680	2 940 436	2 833 342	2 827 222	2 874 487	2 833 365	2 683 010	In FC:
1 582 316	1 658 467	1 542 060	1 530 274	1 576 700	1 535 439	1 370 681	Nonbanking Legal Entities
1 249 364	1 281 969	1 291 282	1 296 948	1 297 787	1 297 926	1 312 329	Individuals
							From total sum of Deposits:
6 003 532	6 126 505	5 837 100	5 957 842	6 122 159	5 874 376	5 622 705	<i>Nonbanking Legal Entities</i>
3 012 647	3 057 624	3 085 956	3 135 127	3 156 514	3 211 135	3 371 760	<i>Individuals</i>
2 604 040	2 489 737	2 327 800	2 389 980	2 352 352	2 199 803	2 352 376	Transferable Deposits in KZT:
2 277 503	2 168 656	2 013 400	2 071 540	2 042 263	1 882 065	1 981 399	Nonbanking Legal Entities
326 537	321 080	314 401	318 440	310 089	317 738	370 977	Individuals
3 580 459	3 753 956	3 761 914	3 875 767	4 051 834	4 052 343	3 959 079	Other Deposits in KZT:
2 143 713	2 299 381	2 281 640	2 356 028	2 503 197	2 456 871	2 270 625	Nonbanking Legal Entities
1 436 745	1 454 575	1 480 273	1 519 738	1 548 637	1 595 471	1 688 454	Individuals
916 469	960 188	914 859	794 045	949 943	881 686	707 174	Transferable Deposits in FC:
874 511	918 241	872 922	751 837	909 650	842 434	668 148	Nonbanking Legal Entities
41 958	41 947	41 937	42 208	40 293	39 252	39 026	Individuals
1 915 211	1 980 248	1 918 483	2 033 177	1 924 544	1 951 679	1 975 837	Other Deposits in FC:
707 804	740 226	669 138	778 437	667 050	693 006	702 533	Nonbanking Legal Entities
1 207 406	1 240 022	1 249 345	1 254 740	1 257 495	1 258 673	1 273 303	Individuals

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

	12.10	12.11	02.12	03.12	04.12	05.12	06.12	07.12
Net Foreign Assets	-552 149	-494 614	-495 293	-506 242	-510 030	-522 610	-526 221	-494 680
<i>Net Foreign Assets, CFC</i>	-552 977	-502 163	-502 982	-514 481	-518 097	-528 954	-532 295	-489 068
<i>Claims to Nonresidents, CFC</i>	52 615	68 769	56 598	45 825	44 880	35 871	37 415	76 812
Transferable Deposits	3 580	60 319	30 280	34 562	3 944	27 079	21 394	49 188
Other Deposits	38 748	112	14 889	112	29 690	112	113	113
Securities (other than shares)	8 956	4 164	7 111	7 121	7 136	4 150	11 710	11 801
Credits	790	700	697	357	357	358	361	362
Financial Derivatives	-	-	-	-	-	372	-	11 415
Other Accounts Receivable	539	3 474	3 621	3 673	3 752	3 801	3 837	3 932
<i>Less: Liabilities for Nonresidents, CFC</i>	605 592	570 932	559 580	560 306	562 976	564 824	569 710	565 880
Securities (other than shares)	73 863	115 483	116 022	116 571	117 193	117 855	116 277	117 270
Credits	530 784	454 380	443 055	442 962	444 959	446 020	452 949	448 567
Financial Derivatives	-	571	373	547	518	554	-	-
Other Accounts Payable	946	499	130	225	307	396	485	42
<i>Other net Foreign Assets, OFC</i>	828	7 549	7 689	8 239	8 067	6 344	6 074	-5 612
Gross Assets	7 675	14 901	14 961	15 003	15 050	13 235	13 288	24 851
Less: Liabilities	6 847	7 352	7 272	6 764	6 983	6 891	7 214	30 464
Domestic Assets	746 502	701 343	704 986	714 338	717 032	732 239	733 906	706 108
<i>Claims to NBK</i>	118 656	76 216	77 990	75 894	78 374	81 123	82 467	111 132
Transferable and other Deposits in NBK	117 715	76 116	77 975	75 872	78 315	81 020	82 358	111 084
National Currency	941	100	15	22	59	104	110	47
<i>Other Claims to NBK</i>	1	-	-	-	-	-	-	-
<i>Net Claims to the Central Government</i>	9 596	-4 913	-3 887	-4 305	-4 150	-4 051	-4 029	-5 524
<i>Gross Claims</i>	42 639	30 016	31 006	30 533	30 642	30 662	30 618	29 063
Securities (other than shares)	42 639	30 016	31 006	30 533	30 642	30 662	30 618	29 063
<i>Less: Liabilities</i>	33 043	34 929	34 893	34 839	34 793	34 713	34 646	34 587
Other Deposits	-	1 886	1 837	1 786	1 733	1 648	1 574	1 509
Credits	33 043	33 043	33 056	33 053	33 060	33 065	33 073	33 078
Other Accounts Payable	-	-	-	-	-	-	-	-
<i>Claims to Banks</i>	164 230	181 076	191 481	197 106	195 966	199 964	200 329	159 508
Transferable Deposits	2 334	3 812	8 193	7 136	3 289	2 888	3 070	3 752
Other Deposits	76 599	35 964	44 008	45 232	48 685	54 233	53 107	45 858
Securities (other than shares)	54 790	98 408	96 113	101 140	100 183	99 141	100 393	99 462
Credits	30 064	42 301	42 774	43 021	43 261	43 510	43 753	10 436
Financial Derivatives	443	590	393	576	548	191	5	-
Shares and other Equity	1	1	1	1	1	1	1	1
<i>Claims to Public Nonfinancial Institutions</i>	317 122	331 003	326 868	334 191	337 484	338 705	334 519	321 409
Securities (other than shares)	296 304	318 253	312 731	318 907	322 096	323 847	319 434	305 884
Credits	20 819	12 750	14 135	15 283	15 387	14 857	15 083	15 524
Other Accounts Receivable	-	1	2	2	2	2	1	1
<i>Claims to Private Nonfinancial Institutions</i>	401 584	388 225	384 151	387 663	388 960	395 551	401 773	402 314
Securities (other than shares)	4 922	4 876	4 168	4 195	4 114	4 139	4 165	4 082
Credits	396 271	382 953	379 582	383 056	384 387	390 957	397 155	397 778
Shares and other Equity	-	-	-	-	-	-	-	-
Other Accounts Receivable	391	397	401	412	459	455	454	454
<i>Claims to Nonprofit Institutions</i>	419	383	417	420	403	403	400	463
Credits	419	383	417	420	402	402	400	463
Other Accounts Receivable	0	0	0	0	0	0	0	0
<i>Claims to Households</i>	81 084	61 433	60 523	60 084	59 847	59 557	59 125	58 731
Credits	79 099	61 430	60 382	60 075	59 842	59 552	59 094	58 717
Financial Derivatives	671	-	-	-	-	-	-	-
Other Accounts Receivable	1 314	3	142	9	5	5	31	14
<i>Other Net Assets</i>	-346 189	-332 080	-332 557	-336 713	-339 852	-339 013	-340 678	-341 925

Nondepository Financial Institutions Survey*

Mln. of KZT, end of period

08.12	09.12	10.12	11.12	12.12**	
-492 950	-519 845	-516 025	-510 339	-561 847	Net Foreign Assets
-484 541	-511 282	-507 230	-501 011	-552 690	<i>Net Foreign Assets, CFC</i>
76 980	52 124	64 541	73 128	137 440	<i>Claims to Nonresidents, CFC</i>
60 702	35 705	40 660	56 542	106 332	Transferable Deposits
113	113	114	114	114	Other Deposits
11 811	11 877	19 317	11 759	26 926	Securities (other than shares)
364	365	371	370	371	Credits
-	-	-	-	-	Financial Derivatives
3 990	4 064	4 080	4 343	3 696	Other Accounts Receivable
561 521	563 405	571 772	574 139	690 129	<i>Less: Liabilities for Nonresidents, CFC</i>
117 459	118 220	119 475	119 813	192 904	Securities (other than shares)
443 867	444 858	451 847	453 731	496 485	Credits
44	91	140	187	237	Financial Derivatives
151	236	310	408	504	Other Accounts Payable
-8 410	-8 564	-8 795	-9 328	-9 157	<i>Other net Foreign Assets, OFC</i>
13 421	13 527	13 826	13 390	13 410	Gross Assets
21 830	22 091	22 621	22 718	22 567	Less: Liabilities
705 565	725 318	721 660	716 891	791 407	Domestic Assets
76 439	75 808	75 190	76 384	83 262	<i>Claims to NBK</i>
76 363	75 717	75 115	76 337	83 212	Transferable and other Deposits in NBK
76	92	75	47	50	National Currency
-	-	-	-	-	<i>Other Claims to NBK</i>
-6 299	-10 777	-11 061	-10 858	-12 624	<i>Net Claims to the Central Government</i>
28 232	23 720	23 310	23 371	21 588	<i>Gross Claims</i>
28 232	23 720	23 310	23 371	21 588	Securities (other than shares)
34 532	34 497	34 370	34 229	34 212	<i>Less: Liabilities</i>
1 446	1 414	1 280	1 184	1 168	Other Deposits
33 085	33 083	33 090	33 045	33 043	Credits
-	-	-	-	-	Other Accounts Payable
187 509	212 304	201 013	196 785	199 130	<i>Claims to Banks</i>
6 417	6 823	6 051	7 075	387	Transferable Deposits
71 617	90 513	92 133	87 119	101 282	Other Deposits
98 987	104 431	92 240	91 951	86 770	Securities (other than shares)
10 487	10 537	10 588	10 638	10 690	Credits
-	-	-	-	-	Financial Derivatives
1	1	1	1	1	Shares and other Equity
322 780	324 481	325 809	342 676	328 715	<i>Claims to Public Nonfinancial Institutions</i>
306 828	308 585	309 702	310 929	312 555	Securities (other than shares)
15 951	15 895	16 106	31 746	16 160	Credits
1	1	1	1	0	Other Accounts Receivable
415 850	416 815	427 727	409 071	469 846	<i>Claims to Private Nonfinancial Institutions</i>
5 133	5 163	5 179	5 171	5 202	Securities (other than shares)
409 458	410 399	421 292	402 658	463 427	Credits
812	812	812	812	799	Shares and other Equity
448	441	445	431	418	Other Accounts Receivable
437	423	441	439	0	<i>Claims to Nonprofit Institutions</i>
436	423	441	439	-	Credits
0	0	0	0	0	Other Accounts Receivable
58 348	56 516	56 249	56 503	56 769	<i>Claims to Households</i>
56 998	56 505	56 236	56 488	56 729	Credits
-	-	-	-	-	Financial Derivatives
1 350	11	13	14	40	Other Accounts Receivable
-349 499	-350 253	-353 708	-354 109	-333 692	<i>Other Net Assets</i>

Continuation

	12.10	12.11	02.12	03.12	04.12	05.12	06.12	07.12
Liabilities	194 353	206 729	209 693	208 096	207 003	209 629	207 685	211 428
<i>Transferable Deposits</i>	319	408	1 067	1 657	454	2 326	395	2 738
Public Nonfinancial Institutions	242	315	212	786	69	136	251	50
Private Nonfinancial Institutions	77	93	855	870	385	2 190	144	2 688
<i>Other Deposits</i>	429	235	317	516	514	501	402	266
Banks	64	-	-	-	-	-	-	-
Public Nonfinancial Institutions	21	20	95	295	296	296	192	21
Private Nonfinancial Institutions	344	214	222	220	219	205	210	245
<i>Securities</i>	123 861	125 420	126 666	123 920	124 578	124 701	124 728	125 481
Banks	30 955	30 148	30 504	30 311	30 581	30 315	29 953	30 318
Public Nonfinancial Institutions	92 907	95 272	96 162	93 609	93 997	94 386	94 775	95 163
Private Nonfinancial Institutions	-	-	-	-	-	-	-	-
<i>Credits</i>	5 134	20 003	20 010	20 013	20 012	20 015	20 003	20 007
Banks	132	-	-	-	-	-	-	-
Public Nonfinancial Institutions	5 002	20 003	20 010	20 013	20 012	20 015	20 003	20 007
<i>Financial Derivatives</i>	405	-	-	-	-	-	5	-
Banks	405	-	-	-	-	-	5	-
<i>Other Accounts Payable</i>	2 361	3 614	3 706	3 815	4 021	3 873	4 363	4 727
NBRK	-	-	-	-	-	-	-	-
Banks	27	10	8	8	8	7	7	7
Public Nonfinancial Institutions	1 369	863	803	812	823	196	322	461
Private Nonfinancial Institutions	176	2 052	2 199	2 291	2 482	2 954	3 309	3 538
Nonprofit Institutions	-	-	-	0	0	0	0	0
Households	789	689	696	703	707	715	725	721
<i>Accounts between Nondepository Financial Institutions</i>	61 844	57 049	57 928	58 176	57 424	58 213	57 789	58 209

*) including Accounts of Hypothecary Companies and Bank of Development

**) without final turnovers

08.12	09.12	10.12	11.12	12.12**	
212 615	205 473	205 635	206 552	229 560	Liabilities
696	875	1 005	2 542	3 502	<i>Transferable Deposits</i>
684	723	47	635	329	Public Nonfinancial Institutions
12	152	959	1 907	3 173	Private Nonfinancial Institutions
230	439	443	442	478	<i>Other Deposits</i>
-	-	-	-	-	Banks
21	222	224	223	255	Public Nonfinancial Institutions
210	217	219	219	223	Private Nonfinancial Institutions
126 026	123 951	124 772	124 321	124 992	<i>Securities</i>
30 475	30 342	30 774	29 934	30 218	Banks
95 552	93 609	93 998	94 386	94 775	Public Nonfinancial Institutions
-	-	-	-	-	Private Nonfinancial Institutions
				44 311	
20 010	20 013	20 012	20 015	-	<i>Credits</i>
-	-	-	-	14 307	Banks
20 010	20 013	20 012	20 015	30 004	Public Nonfinancial Institutions
-	-	-	-	-	<i>Financial Derivatives</i>
-	-	-	-	-	Banks
5 782	6 366	5 895	5 620	6 796	<i>Other Accounts Payable</i>
-	-	-	-	0	'NBRK
561	563	66	66	56	Banks
538	673	814	188	319	Public Nonfinancial Institutions
3 950	4 395	4 942	5 288	5 925	Private Nonfinancial Institutions
0	0	0	0	0	Nonprofit Institutions
734	735	73	78	496	Households
59 870	53 828	53 509	53 612	49 481	<i>Accounts between Nondepository Financial Institutions</i>

Financial Sector Survey*

Mln. of KZT, end of period

	12.10	12.11	01.12	02.12	03.12	04.12	05.12	06.12
Net Foreign Assets	8 498 917	11 240 495	11 721 265	12 328 000	12 431 935	12 116 104	12 110 617	11 953 548
<i>Claims to Nonresidents, CFC</i>	<i>6 978 742</i>	<i>7 403 222</i>	<i>7 667 231</i>	<i>7 923 506</i>	<i>7 875 718</i>	<i>7 881 427</i>	<i>7 770 291</i>	<i>7 587 677</i>
Monetary Gold and SDR	214 395	271 228	248 593	272 873	292 549	308 034	307 828	322 690
Foreign Currency	91 718	131 875	126 212	133 451	126 936	137 715	123 686	121 320
Transferable Deposits	907 769	578 178	1 088 659	1 339 365	816 831	1 108 967	705 999	770 727
Other Deposits	948 905	1 096 134	845 071	852 199	1 260 927	811 771	743 271	736 251
Securities (other than shares)	3 109 419	3 513 863	3 517 013	3 515 710	3 595 379	3 597 988	3 961 552	3 673 561
Credits	1 456 806	1 564 283	1 567 754	1 567 422	1 548 851	1 554 703	1 556 512	1 571 205
Shares and other Equity	14 207	11 623	11 646	11 686	11 676	11 692	11 626	11 768
Financial Derivatives	24 949	15 061	36 543	6 099	8 026	7 545	14 898	10 767
Other Accounts Receivable	210 574	220 975	225 739	224 700	214 542	343 011	344 919	369 388
<i>Liabilities for Nonresidents, CFC</i>	<i>2 998 571</i>	<i>2 728 600</i>	<i>2 763 001</i>	<i>2 710 828</i>	<i>2 668 412</i>	<i>3 394 536</i>	<i>3 347 934</i>	<i>3 388 632</i>
Transferable Deposits of Nonresidents	32 914	21 845	43 427	22 300	23 451	30 420	17 774	71 210
SDR	78 061	78 047	78 999	78 937	78 460	78 745	76 910	77 566
Other Deposits	136 076	91 483	89 010	96 100	69 702	74 253	74 495	81 920
Securities (other than shares)	1 641 609	1 671 188	1 668 427	1 633 605	1 637 899	2 355 443	2 323 315	2 344 826
Credits	1 086 255	845 925	854 528	860 151	839 059	840 863	834 970	798 958
Financial Derivatives	11 470	8 848	16 364	5 570	7 773	6 200	11 304	6 234
Other Accounts Payable	12 185	11 265	12 246	14 164	12 069	8 613	9 166	7 917
Assets of the National Oil Fund	4 569 493	6 474 016	6 761 094	6 995 907	7 133 919	7 544 042	7 637 751	7 674 910
<i>Other Net Foreign Assets</i>	<i>-50 746</i>	<i>91 858</i>	<i>55 940</i>	<i>119 415</i>	<i>90 710</i>	<i>85 171</i>	<i>50 510</i>	<i>79 593</i>
Assets	410 113	390 787	417 405	423 540	405 157	410 880	402 143	405 137
Liabilities	460 859	298 930	361 465	304 125	314 447	325 710	351 633	325 544
Domestic Assets	-441 897	-1 883 285	-2 459 157	-2 813 807	-2 568 806	-2 150 651	-2 199 475	-1 953 739
<i>Net Claims to the Central Government</i>	<i>167 449</i>	<i>296 769</i>	<i>236 005</i>	<i>170 363</i>	<i>107 878</i>	<i>168 137</i>	<i>171 011</i>	<i>70 700</i>
<i>Claims</i>	<i>490 561</i>	<i>548 941</i>	<i>546 395</i>	<i>550 042</i>	<i>551 230</i>	<i>554 177</i>	<i>581 037</i>	<i>596 916</i>
Securities	490 142	548 683	546 135	549 819	550 992	553 949	580 804	596 684
Credits	120	96	95	93	97	97	97	99
Other	299	161	165	130	141	130	135	133
<i>Liabilities</i>	<i>323 112</i>	<i>252 171</i>	<i>310 390</i>	<i>379 679</i>	<i>443 352</i>	<i>386 040</i>	<i>410 025</i>	<i>526 215</i>
Transferable Deposits	197 848	146 233	126 191	105 491	126 969	104 110	109 831	161 648
Other Deposits	48 335	24 691	103 353	194 857	236 995	202 639	220 867	285 082
Securities	0	0	-	-	-	-	-	-
Credits	76 687	80 817	80 503	78 997	79 136	79 020	79 062	79 125
Other Accounts Payable	242	431	343	334	252	271	265	360
<i>Government</i>	<i>6 934</i>	<i>8 015</i>	<i>8 101</i>	<i>7 568</i>	<i>7 357</i>	<i>7 339</i>	<i>7 692</i>	<i>7 754</i>
Securities (other than shares)	4 069	4 898	4 923	4 948	4 824	4 848	4 873	4 898
Credits	4	-	-	-	-	-	-	-
Other Accounts Receivable	2 861	3 116	3 178	2 620	2 533	2 491	2 819	2 856
Resources of the National Oil Fund	5 315 544	7 479 796	7 698 798	7 929 072	7 851 094	8 279 970	8 578 706	8 238 062
<i>Claims to Public Nonfinancial Institutions</i>	<i>1 139 666</i>	<i>1 228 208</i>	<i>1 236 028</i>	<i>1 241 356</i>	<i>1 237 953</i>	<i>1 237 476</i>	<i>1 256 508</i>	<i>1 236 533</i>
Other Deposits	-	-	-	-	-	327	329	330
Securities	458 358	513 497	520 038	521 437	521 701	525 702	535 414	523 791
Credits	681 049	714 020	715 303	719 792	716 152	711 332	713 098	710 358
Financial Derivatives	-	-	-	-	-	-	7 125	1 668
Shares and other Equity	2	2	2	2	2	2	297	297
Other Accounts Receivable	256	689	686	125	97	114	246	88
<i>Claims to Private Nonfinancial Institutions</i>	<i>6 729 445</i>	<i>7 826 656</i>	<i>7 831 776</i>	<i>7 849 563</i>	<i>7 947 964</i>	<i>8 037 836</i>	<i>8 118 101</i>	<i>8 158 043</i>
Securities	60 175	50 633	46 064	47 564	47 583	46 929	47 120	46 401
Credits	6 551 120	7 653 012	7 647 400	7 672 372	7 767 127	7 859 766	7 938 329	7 974 277
Financial Derivatives	84	2 505	2 089	1 379	1 277	1 172	1 559	1 564
Shares and other Equity	13 464	14 313	25 565	25 573	25 580	25 588	25 596	26 604
Other Accounts Receivable	104 602	106 193	110 658	102 676	106 398	104 381	105 498	109 197

Financial Sector Survey*

Mln. of KZT, end of period

07.12	08.12	09.12	10.12	11.12	12.12**	
12 273 230	12 387 594	12 609 581	12 841 196	12 951 223	14 017 163	Net Foreign Assets
7 513 042	7 525 247	7 535 155	7 585 808	7 645 475	7 379 587	<i>Claims to Nonresidents, CFC</i>
343 133	359 616	404 411	407 582	660 615	651 838	Monetary Gold and SDR
129 298	132 404	135 724	129 093	131 064	123 106	Foreign Currency
683 167	624 205	574 699	680 495	670 117	590 391	Transferable Deposits
1 112 657	1 057 277	1 122 930	1 219 500	934 014	1 381 702	Other Deposits
3 325 047	3 435 440	3 378 975	3 181 873	3 083 717	2 495 641	Securities (other than shares)
1 522 600	1 519 667	1 525 675	1 557 830	1 607 779	1 579 490	Credits
11 817	12 894	12 955	13 038	13 018	13 056	Shares and other Equity
20 546	13 266	10 913	13 394	16 445	14 326	Financial Derivatives
364 779	370 478	368 873	383 002	528 705	530 036	Other Accounts Receivable
3 307 376	3 321 235	3 297 621	3 384 916	3 433 309	2 230 836	<i>Liabilities for Nonresidents, CFC</i>
19 109	16 419	12 457	69 256	70 428	84 646	Transferable Deposits of Nonresidents
77 731	78 143	79 298	79 812	79 622	79 867	SDR
70 777	71 803	75 713	76 060	124 385	106 632	Other Deposits
2 334 622	2 339 538	2 355 566	2 361 763	2 354 936	1 176 018	Securities (other than shares)
794 615	792 653	759 809	781 872	781 927	768 814	Credits
4 902	15 703	9 707	7 823	12 699	10 308	Financial Derivatives
5 619	6 977	5 071	8 329	9 312	4 551	Other Accounts Payable
7 990 349	8 114 237	8 304 267	8 582 600	8 658 627	8 707 635	Assets of the National Oil Fund
77 215	69 345	67 780	57 703	80 431	160 777	<i>Other Net Foreign Assets</i>
427 705	411 241	426 632	402 995	420 249	430 060	Assets
350 490	341 896	358 852	345 293	339 818	269 283	Liabilities
-2 121 870	-2 475 152	-2 498 898	-2 611 181	-2 956 765	-3 702 428	Domestic Assets
177 040	159 442	158 832	215 089	110 382	469 071	<i>Net Claims to the Central Government</i>
591 948	612 502	640 941	671 267	703 429	767 428	<i>Claims</i>
591 708	612 269	640 707	671 032	703 194	767 246	Securities
99	97	98	99	98	95	Credits
141	135	136	137	137	87	Other
414 907	453 060	482 109	456 178	593 047	298 357	<i>Liabilities</i>
141 758	125 100	132 295	166 610	209 838	195 875	Transferable Deposits
181 400	237 955	259 233	199 268	292 835	12 684	Other Deposits
-	-	-	-	-	-	Securities
91 038	89 456	89 591	89 510	89 506	89 501	Credits
711	549	991	790	868	298	Other Accounts Payable
7 782	7 894	7 770	7 807	7 337	7 331	<i>Claims to the Regional and Local Government</i>
4 923	4 948	4 824	4 848	4 873	4 898	Securities (other than shares)
-	-	-	-	-	-	Credits
2 859	2 946	2 947	2 958	2 464	2 433	Other Accounts Receivable
8 512 375	8 859 883	8 900 407	9 204 276	9 601 662	9 776 679	Resources of the National Oil Fund
1 224 930	1 227 778	1 212 876	1 212 437	1 217 218	1 246 362	<i>Claims to Public Nonfinancial Institutions</i>
477	620	744	739	742	1 045	Other Deposits
511 001	510 706	510 380	510 287	511 126	516 195	Securities
712 855	715 854	701 108	700 746	704 703	728 828	Credits
223	222	220	219	217	215	Financial Derivatives
297	297	297	297	297	2	Shares and other Equity
77	80	127	150	133	77	Other Accounts Receivable
8 152 888	8 227 120	8 306 394	8 371 247	8 436 340	8 571 357	<i>Claims to Private Nonfinancial Institutions</i>
46 212	47 223	47 368	47 658	48 112	50 014	Securities
7 974 757	8 046 064	8 124 173	8 187 202	8 250 464	8 385 379	Credits
1 493	1 301	1 102	1 162	986	824	Financial Derivatives
26 612	27 432	27 440	27 449	27 379	28 086	Shares and other Equity
103 814	105 101	106 310	107 775	109 399	107 054	Other Accounts Receivable

Continuation

	12.10	12.11	01.12	02.12	03.12	04.12	05.12	06.12
<i>Claims to Nonprofit Institutions</i>	2 483	2 890	2 850	1 977	2 044	2 387	2 391	2 323
Credits	1 612	1 925	1 885	1 851	1 917	2 241	2 233	2 192
Shares and other Equity	1	1	1	1	1	1	1	1
Other	870	963	963	125	125	145	156	129
<i>Claims to Households</i>	2 323 709	2 544 619	2 541 712	2 556 907	2 581 567	2 634 715	2 683 434	2 737 359
Credits	2 316 832	2 539 161	2 535 821	2 550 681	2 575 430	2 627 748	2 676 291	2 729 875
Financial Derivatives	671	242	242	242	242	242	242	235
Other	6 206	5 216	5 649	5 984	5 894	6 725	6 901	7 249
<i>Other Net Domestic Assets</i>	-6 118 664	-6 843 240	-7 048 115	-7 146 040	-7 038 478	-6 396 499	-6 300 190	-6 373 222
Other Financial Assets	-165 640	-156 647	-150 038	-147 414	-143 752	-145 884	-147 311	-146 087
Nonfinancial Assets	343 727	412 768	414 859	412 120	412 327	414 334	414 056	417 530
Less: other Liabilities	584 631	604 236	666 531	745 331	684 961	759 829	765 513	764 753
Less: Capital Accounts	5 712 119	6 495 124	6 646 405	6 665 415	6 622 091	5 905 120	5 801 422	5 879 912
Liabilities	8 057 020	9 357 211	9 262 108	9 514 193	9 863 129	9 965 453	9 911 142	9 999 809
Liabilities included in Broad Money	7 824 011	9 054 777	8 952 593	9 205 270	9 567 926	9 670 767	9 602 789	9 687 551
<i>Currency in Circulation</i>	1 147 548	1 365 598	1 301 381	1 291 261	1 307 740	1 341 374	1 350 032	1 389 314
<i>Transferable and Other Deposits</i>	6 676 463	7 689 179	7 651 212	7 914 009	8 260 186	8 329 393	8 252 757	8 298 237
Regional and Local Government	161	140	141	179	156	154	170	109
Public Nonfinancial Institutions	2 224 768	2 006 605	2 014 721	2 368 081	2 385 067	2 390 887	2 418 745	2 271 410
Private Nonfinancial Institutions	2 150 356	2 719 235	2 657 706	2 497 175	2 757 448	2 720 085	2 583 729	2 723 448
Nonprofit Institutions	106 301	239 015	242 424	258 928	276 836	275 545	294 437	290 623
Households	2 194 877	2 724 184	2 736 220	2 789 647	2 840 678	2 942 722	2 955 676	3 012 647
Money)	233 009	302 433	309 515	308 923	295 203	294 686	308 353	312 258
<i>Transferable and Other Deposits</i>	684	643	2 882	1 384	2 172	968	2 827	797
Public Nonfinancial Institutions	263	335	206	307	1 082	364	432	444
Private Nonfinancial Institutions	421	307	2 676	1 077	1 091	604	2 395	354
<i>Securities</i>	155 006	168 466	169 418	170 426	156 269	157 475	154 624	155 151
Public Nonfinancial Institutions	92 907	95 420	95 933	96 332	93 760	94 153	94 553	94 922
Private Nonfinancial Institutions	46 491	57 544	57 666	58 006	57 503	58 271	54 977	55 082
Households	15 609	15 501	15 820	16 087	5 006	5 051	5 095	5 147
<i>Credits</i>	20 636	58 893	59 057	59 155	59 264	59 108	59 110	62 000
Regional and Local Government	782	479	435	428	425	380	380	379
Public Nonfinancial Institutions	19 414	53 469	53 500	53 531	53 562	53 589	53 546	53 471
Private Nonfinancial Institutions	186	4 925	4 947	5 020	5 100	4 957	4 999	4 960
Households	254	21	175	175	176	183	186	3 190
<i>Financial Derivatives</i>	23	117	196	204	95	90	45	50
Private Nonfinancial Institutions	23	117	196	204	95	90	45	50
<i>Other Accounts Payable</i>	56 659	74 315	77 962	77 755	77 403	77 044	91 746	94 260
Regional and Local Government	0	0	1	1	0	0	0	0
Public Nonfinancial Institutions	1 817	2 110	2 058	2 364	2 610	2 541	2 523	2 720
Private Nonfinancial Institutions	34 760	48 596	49 033	48 377	48 606	48 860	60 993	61 354
Nonprofit Institutions	39	17	7	18	20	18	25	30
Households	20 042	23 591	26 863	26 996	26 166	25 625	28 204	30 157

*) including Accounts of National Bank, Second Level Banks, Hypothecary Companies and Bank of Development

***) without final turnovers

07.12	08.12	09.12	10.12	11.12	12.12**	
2 465	2 523	2 608	2 436	2 374	1 604	<i>Claims to Nonprofit Institutions</i>
2 332	2 387	2 463	2 300	2 239	1 581	Credits
1	1	1	1	1	1	Shares and other Equity
131	135	144	135	134	22	Other
2 797 726	2 858 076	2 910 099	2 966 988	3 024 973	3 082 943	<i>Claims to Households</i>
2 788 449	2 847 552	2 901 764	2 958 545	3 010 061	3 068 980	Credits
234	234	234	232	232	229	Financial Derivatives
9 043	10 289	8 101	8 211	14 681	13 734	Other
-6 423 499	-6 547 833	-6 649 089	-6 636 975	-6 610 463	-7 766 750	<i>Other Net Domestic Assets</i>
-138 946	-129 087	-143 534	-125 854	-118 150	-11 171	Other Financial Assets
417 927	408 197	411 916	419 363	422 784	452 987	Nonfinancial Assets
744 899	785 246	719 304	686 180	735 514	563 163	Less: other Liabilities
5 957 581	6 041 697	6 198 168	6 244 305	6 179 583	7 645 403	Less: Capital Accounts
10 151 359	9 912 442	10 110 683	10 230 015	9 994 459	10 314 735	Liabilities
9 833 141	9 598 344	9 789 019	9 906 841	9 673 149	9 733 461	Liabilities included in Broad Money
<i>1 398 716</i>	<i>1 405 103</i>	<i>1 421 732</i>	<i>1 407 478</i>	<i>1 379 896</i>	<i>1 527 945</i>	<i>Currency in Circulation</i>
<i>8 434 425</i>	<i>8 193 242</i>	<i>8 367 287</i>	<i>8 499 363</i>	<i>8 293 253</i>	<i>8 205 516</i>	<i>Transferable and Other Deposits</i>
128	145	222	253	209	81	Regional and Local Government
2 276 139	2 250 927	2 282 717	2 239 846	2 200 668	1 924 503	Public Nonfinancial Institutions
2 794 740	2 547 832	2 645 773	2 803 888	2 590 803	2 612 719	Private Nonfinancial Institutions
305 794	308 382	303 448	298 862	290 439	296 454	Nonprofit Institutions
3 057 624	3 085 956	3 135 127	3 156 514	3 211 135	3 371 760	Households
318 219	314 097	321 664	323 174	321 310	581 274	Other Liabilities (excluded from Broad Money)
<i>3 004</i>	<i>926</i>	<i>1 314</i>	<i>1 448</i>	<i>2 984</i>	<i>3 980</i>	<i>Transferable and Other Deposits</i>
71	704	945	270	858	584	Public Nonfinancial Institutions
2 933	222	369	1 178	2 126	3 395	Private Nonfinancial Institutions
<i>155 689</i>	<i>156 437</i>	<i>154 003</i>	<i>157 684</i>	<i>158 280</i>	<i>158 725</i>	<i>Securities</i>
95 321	95 720	93 758	94 153	94 553	94 922	Public Nonfinancial Institutions
55 177	55 481	55 069	58 460	58 627	58 757	Private Nonfinancial Institutions
5 191	5 236	5 176	5 071	5 101	5 046	Households
63 937	58 920	59 007	58 993	58 836	308 802	<i>Credits</i>
286	278	277	239	239	240	Regional and Local Government
53 502	53 533	53 565	53 591	53 546	303 590	Public Nonfinancial Institutions
4 957	4 912	4 964	4 958	5 004	4 921	Private Nonfinancial Institutions
5 192	197	201	205	47	51	Households
18	13	138	457	185	308	<i>Financial Derivatives</i>
18	13	138	457	185	308	Private Nonfinancial Institutions
<i>95 570</i>	<i>97 801</i>	<i>107 202</i>	<i>104 592</i>	<i>101 023</i>	<i>109 460</i>	<i>Other Accounts Payable</i>
0	1	0	0	0	0	Regional and Local Government
2 929	3 017	3 482	3 624	3 025	3 352	Public Nonfinancial Institutions
61 360	63 258	70 288	67 062	63 211	71 135	Private Nonfinancial Institutions
25	34	62	55	58	23	Nonprofit Institutions
31 256	31 491	33 370	33 851	34 729	34 950	Households

Money Market

Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
Refinancing						
2008	11	11	11	11	11	11
2009	10	9,5	9,5	9,5	9	8,5
2010	7	7	7	7	7	7
2011	7	7	7,5	7,5	7,5	7,5
2012	7,5	7	7	6,5	6,5	6
2008						
REPO operations						
(reverse)						
1 week	11	11	11	11	11	11
2009						
REPO operations						
(reverse)						
1 week	10	9,5	9,5	9,5	9	8,5
2010						
REPO operations						
(reverse)						
1 week	7	7	7	7	7	7
2011						
REPO operations						
(reverse)						
1 week	7	7	7,5	7,5	7,5	7,5
2012						
REPO operations						
(reverse)						
1 week	7,5	7	7	6,5	6,5	6

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2009	6,75	8,95	7,31	4,55	7,44	8,03	7,77	4,55	4,27	10,86	4,32	-
2010	8,16	8,07	-	2,75	8,16	7,93	-	2,39	-	11,10	-	-
2011	6,71	6,90	6,83	3,67	7,50	7,19	7,10	3,67	5,03	5,53	5,19	-
2012	6,60	6,44	7,22	5,24	8,33	6,69	7,56	5,18	5,80	5,18	4,07	4,72
2010												
Jan	8,00	7,98	-	3,68	8,00	7,98	-	3,68	-	-	-	-
Feb	8,48	11,68	-	3,37	8,48	8,37	-	3,37	-	14,00	-	-
Mar	8,50	8,50	-	2,87	8,50	8,50	-	2,87	-	-	-	-
Apr	8,50	10,55	-	2,83	8,50	10,55	-	2,83	-	-	-	-
May	8,44	5,44	-	2,42	8,44	8,50	-	2,42	-	-	-	-
Jun	8,40	7,94	-	2,18	8,40	8,50	-	2,18	-	-	-	-
Jul	8,46	8,85	-	2,36	8,46	8,50	-	2,36	-	10,2	-	-
Aug	8,50	9,23	-	-	8,50	8,50	-	0,32	-	-	-	-
Sep	8,36	8,92	-	2,32	8,36	8,50	-	2,32	-	10,2	-	-
Oct	8,41	1,26	-	2,52	8,41	0,78	-	0,62	-	10,0	-	-
Nov	8,50	8,50	-	3,00	8,50	8,50	-	3,00	-	-	-	-
Dec	5,38	8,02	-	2,74	5,38	8,02	-	2,74	-	-	-	-
2011												
Jan	6,00	8,50	-	2,46	6,00	8,50	-	2,46	-	-	-	-
Feb	8,02	8,50	-	2,50	8,02	8,50	-	2,50	-	-	-	-
Mar	8,50	8,50	8,50	2,84	8,50	8,50	8,50	2,84	-	-	-	-
Apr	7,47	0,79	5,19	2,93	8,50	0,74	-	2,93	5,10	6,41	5,19	-
May	8,50	8,50	8,50	3,59	8,50	8,50	8,50	3,59	-	-	-	-
Jun	5,66	8,50	8,50	3,56	8,49	8,50	8,50	3,56	-	-	-	-
Jul	8,50	8,50	8,50	3,73	8,50	8,50	8,50	3,73	-	-	-	-
Aug	5,00	8,97	0,10	3,77	6,00	8,50	0,10	3,77	5,00	9,0	-	-
Sep	6,00	7,22	8,50	4,24	6,00	8,50	8,50	4,24	-	4,6	-	-
Oct	6,52	0,54	-	4,59	8,50	0,51	-	4,59	5,00	3,8	-	-
Nov	5,00	8,50	-	4,70	5,00	8,50	-	4,70	-	-	-	-
Dec	5,32	5,75	-	5,08	8,00	8,50	-	5,08	5,00	3,8	-	-
2012												
Jan	8,50	0,03	-	4,72	8,50	0,03	-	4,72	-	-	-	4,72
Feb	7,76	8,50	0,08	4,52	8,00	8,50	0,08	4,52	7,03	-	-	-
Mar	5,09	7,43	8,50	4,95	8,00	8,50	8,50	4,95	5,00	4,99	-	-
Apr	8,50	8,89	8,50	5,18	8,50	8,50	8,50	5,18	-	9,00	-	-
May	7,90	8,50	8,50	5,31	8,50	8,50	8,50	5,31	5,50	-	-	-
Jun	4,75	7,86	8,50	5,26	8,50	8,50	8,50	5,26	4,75	3,99	-	-
Jul	5,31	8,50	8,50	5,06	8,50	8,50	8,50	5,06	5,00	-	-	-
Aug	5,52	0,82	8,50	5,01	8,00	0,56	8,50	5,01	4,90	6,0	-	-
Sep	5,12	7,83	8,50	5,12	8,50	8,50	8,50	5,12	5,12	4,2	-	-
Oct	6,97	3,17	8,50	5,85	8,01	3,17	8,50	5,85	6,96	-	-	-
Nov	6,27	8,11	-	5,98	8,50	8,50	-	5,98	6,25	4,03	-	-
Dec	7,51	8,11	4,07	5,93	8,50	8,50	-	-	7,50	4,0	4,07	-

*) Weighted Average

Interest Rates* on Interbank Short-term Credits and Deposits

%, at the period

Total (deposits)				With Maturity, days								
				below 30				above 30				
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	
4,15	0,58	0,64	6,29	4,05	0,40	0,64	6,24	8,17	7,05	5,61	9,58	2009
0,71	0,24	0,34	3,03	0,69	0,20	0,33	2,78	2,90	3,58	0,83	5,99	2010
0,65	0,22	0,92	3,30	0,63	0,20	0,89	3,29	1,26	5,70	1,78	4,01	2011
0,77	0,16	0,46	5,01	0,72	0,11	0,22	5,00	1,94	3,11	2,32	6,83	2012
												2010
0,59	0,16	0,25	3,61	0,58	0,09	0,24	2,96	6,12	3,58	0,52	7,00	Jan
0,73	0,38	0,25	3,86	0,71	0,16	0,25	3,38	6,72	8,71	-	6,70	Feb
0,71	0,21	0,25	3,34	0,67	0,16	0,25	3,05	5,76	1,28	2,25	5,00	Mar
0,78	0,21	0,30	4,18	0,77	0,34	0,30	4,08	1,00	6,15	-	5,01	Apr
0,92	0,21	0,25	3,06	0,91	0,20	0,25	2,46	1,44	3,87	-	7,57	May
0,83	0,36	0,26	2,26	0,83	0,22	0,26	2,25	1,12	3,16	0,74	3,00	Jun
0,74	0,20	0,42	2,49	0,65	0,20	0,42	2,38	5,18	1,25	0,42	2,90	Jul
0,86	0,21	0,32	2,48	0,86	0,20	0,32	2,33	3,17	5,10	-	7,20	Aug
0,62	0,21	0,36	2,34	0,59	0,20	0,35	2,34	1,32	0,99	0,43	-	Sep
0,62	0,20	0,62	2,46	0,61	0,18	0,62	2,46	1,00	4,53	0,74	-	Oct
0,53	0,22	0,34	2,99	0,52	0,21	0,34	2,99	1,00	2,50	-	-	Nov
0,58	0,28	0,46	3,26	0,56	0,21	0,41	2,69	1,00	1,80	0,72	9,50	Dec
												2011
0,64	0,23	0,60	2,51	0,63	0,20	0,59	2,48	1,00	9,69	0,89	3,32	Jan
0,66	0,20	0,58	2,54	0,63	0,19	0,57	2,52	1,44	7,43	0,90	3,90	Feb
0,59	0,30	0,60	2,69	0,57	0,23	0,54	2,68	1,02	2,94	1,08	3,89	Mar
0,63	0,10	0,95	2,70	0,61	0,10	0,94	2,70	1,05	3,28	1,75	-	Apr
0,65	0,11	0,96	2,74	0,63	0,09	0,95	2,72	1,42	9,46	1,41	3,44	May
0,62	0,11	1,13	3,02	0,61	0,10	1,13	3,02	1,00	12,13	1,00	3,60	Jun
0,67	0,10	0,83	3,25	0,63	0,09	0,77	3,24	2,11	10,92	2,18	3,70	Jul
0,71	0,15	0,74	3,24	0,70	0,14	0,74	3,23	1,12	0,48	-	4,19	Aug
0,66	0,16	0,77	3,63	0,64	0,14	0,71	3,63	0,95	0,68	3,04	-	Sep
0,69	0,14	0,76	3,76	0,68	0,14	0,73	3,74	1,45	9,66	2,36	6,02	Oct
0,67	0,23	0,60	4,37	0,66	0,17	0,56	4,37	1,22	0,72	3,71	-	Nov
0,57	0,84	2,46	5,09	0,55	0,84	2,48	5,09	1,30	1,03	1,26	-	Dec
												2012
0,63	0,27	0,20	4,43	0,61	0,13	0,18	4,43	1,21	1,11	0,90	-	Jan
0,67	0,12	0,21	3,97	0,65	0,12	0,18	3,96	1,34	7,64	3,75	7,40	Feb
0,60	0,14	0,44	4,61	0,59	0,11	0,19	4,61	1,96	0,23	1,28	-	Mar
0,63	0,11	0,16	4,91	0,62	0,10	0,16	4,91	1,36	1,66	-	-	Apr
0,64	0,27	0,19	5,12	0,62	0,11	0,16	5,12	1,42	4,67	4,05	-	May
0,67	0,14	0,22	5,07	0,66	0,11	0,13	5,06	1,00	7,25	3,96	5,90	Jun
0,68	0,15	0,26	5,08	0,67	0,14	0,04	5,08	1,38	1,15	3,75	-	Jul
1,02	0,13	0,02	5,05	0,68	0,12	-	5,03	5,85	0,36	0,02	7,20	Aug
0,83	0,13	0,81	5,23	0,82	0,11	-	5,23	1,46	0,20	0,81	-	Sep
0,85	0,18	0,08	5,73	0,81	0,10	0,05	5,73	1,73	2,18	0,10	-	Oct
0,74	0,18	0,15	5,43	0,71	0,10	0,21	5,43	2,52	5,60	3,75	-	Nov
1,23	0,13	2,83	5,47	1,21	0,07	0,91	5,47	2,09	5,30	3,10	-	Dec

Loans granted by Banks and Interest Rates*

At the period

	12.10		2011		03.12		04.12		05.12		06.12	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
Volume, total	517 816	13,0	5 777 925	12,7	570 067	12,4	595 206	12,5	618 660	13,3	655 351	12,8
Nonbanking Legal Entities	442 111	11,9	4 667 849	11,0	463 526	10,5	459 215	10,5	472 691	11,0	508 514	10,5
Individuals	75 705	19,8	1 110 076	19,9	106 542	20,4	135 992	19,2	145 970	20,6	146 837	20,8
In KZT:	381 862	14,3	4 616 430	13,7	471 028	13,4	494 808	13,5	549 864	13,8	557 167	13,7
Nonbanking Legal Entities	312 128	12,9	3 556 967	11,7	367 044	11,3	370 735	11,3	406 662	11,4	413 228	11,2
Individuals	69 733	20,3	1 059 462	20,3	103 985	20,5	124 073	19,9	143 202	20,7	143 939	20,9
In FC:	135 955	9,5	1 161 495	8,9	99 039	7,5	100 399	7,7	68 796	8,7	98 184	7,5
Nonbanking Legal Entities	129 983	9,3	1 110 882	8,6	96 482	7,3	88 480	7,1	66 029	8,5	95 286	7,3
Individuals	5 972	13,8	50 613	13,5	2 557	14,6	11 919	11,9	2 768	14,1	2 898	14,0
From total sum of Loans:												
<i>Short-term</i>	<i>314 201</i>	<i>13,5</i>	<i>3 419 173</i>	<i>11,9</i>	<i>375 443</i>	<i>10,9</i>	<i>359 195</i>	<i>10,7</i>	<i>371 118</i>	<i>11,4</i>	<i>363 952</i>	<i>10,9</i>
<i>Long-term**</i>	<i>203 616</i>	<i>12,2</i>	<i>2 358 752</i>	<i>13,9</i>	<i>194 624</i>	<i>15,2</i>	<i>236 011</i>	<i>15,1</i>	<i>247 542</i>	<i>16,1</i>	<i>291 399</i>	<i>15,2</i>
In KZT:	381 862	14,3	4 616 430	13,7	471 028	13,4	494 808	13,5	549 864	13,8	557 167	13,7
<i>Short-term</i>	<i>217 523</i>	<i>15,2</i>	<i>2 621 510</i>	<i>12,7</i>	<i>291 638</i>	<i>12,1</i>	<i>279 486</i>	<i>11,8</i>	<i>317 039</i>	<i>11,9</i>	<i>294 865</i>	<i>12,0</i>
Nonbanking Legal Entities	199 348	13,8	2 450 655	12,0	275 680	11,5	262 661	11,2	297 615	11,4	277 927	11,4
Individuals	18 175	30,3	170 855	22,5	15 957	21,8	16 825	20,4	19 424	19,6	16 938	20,4
<i>Long-term**</i>	<i>164 339</i>	<i>13,1</i>	<i>1 994 920</i>	<i>15,0</i>	<i>179 391</i>	<i>15,5</i>	<i>215 322</i>	<i>15,6</i>	<i>232 825</i>	<i>16,4</i>	<i>262 302</i>	<i>15,7</i>
Nonbanking Legal Entities	<i>112 780</i>	<i>11,4</i>	<i>1 106 312</i>	<i>11,1</i>	<i>91 363</i>	<i>10,8</i>	<i>108 074</i>	<i>11,5</i>	<i>109 047</i>	<i>11,4</i>	<i>135 301</i>	<i>10,8</i>
Individuals	<i>51 559</i>	<i>16,8</i>	<i>888 608</i>	<i>19,8</i>	<i>88 027</i>	<i>20,3</i>	<i>107 248</i>	<i>19,9</i>	<i>123 778</i>	<i>20,9</i>	<i>127 000</i>	<i>21,0</i>
In FC:	135 955	9,5	1 161 495	8,9	99 039	7,5	100 399	7,7	68 796	8,7	98 184	7,5
<i>Short-term</i>	<i>96 678</i>	<i>9,8</i>	<i>797 663</i>	<i>9,3</i>	<i>83 806</i>	<i>6,8</i>	<i>79 709</i>	<i>7,1</i>	<i>54 079</i>	<i>8,1</i>	<i>69 087</i>	<i>6,3</i>
Nonbanking Legal Entities	96 005	9,8	783 053	9,2	82 697	6,7	69 516	6,5	52 918	8,0	67 999	6,1
Individuals	673	16,6	14 611	13,7	1 109	15,5	10 193	11,7	1 161	15,1	1 088	15,1
<i>Long-term**</i>	<i>39 277</i>	<i>8,7</i>	<i>363 832</i>	<i>7,9</i>	<i>15 233</i>	<i>11,5</i>	<i>20 689</i>	<i>9,8</i>	<i>14 718</i>	<i>10,8</i>	<i>29 097</i>	<i>10,4</i>
Nonbanking Legal Entities	<i>33 978</i>	<i>7,9</i>	<i>327 829</i>	<i>7,3</i>	<i>13 785</i>	<i>11,3</i>	<i>18 963</i>	<i>9,5</i>	<i>13 111</i>	<i>10,4</i>	<i>27 287</i>	<i>10,2</i>
Individuals	<i>5 299</i>	<i>13,5</i>	<i>36 003</i>	<i>13,4</i>	<i>1 448</i>	<i>14,0</i>	<i>1 726</i>	<i>13,2</i>	<i>1 606</i>	<i>13,4</i>	<i>1 810</i>	<i>13,4</i>

*) Weighted Average

***) Over 1 years

****) without final turnovers

Loans granted by Banks and Interest Rates*

At the period

07.12		08.12		09.12		10.12		11.12		12.2012***		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
524 786	13,5	628 375	13,0	600 617	13,3	597 617	13,3	623 541	12,9	858 681	12,1	Volume, total
378 024	10,7	467 906	10,6	449 955	10,9	446 032	10,3	461 337	10,1	698 608	10,0	Nonbanking Legal Entities
146 762	20,7	160 469	20,3	150 662	20,7	151 586	21,9	162 203	21,0	160 074	21,1	Individuals
459 408	14,1	515 595	14,0	542 221	13,7	529 065	13,8	531 911	13,8	734 364	12,6	In KZT:
315 297	11,1	359 325	11,2	397 121	11,0	380 203	10,6	375 389	10,7	577 724	10,3	Nonbanking Legal Entities
144 111	20,8	156 271	20,5	145 100	21,1	148 862	22,1	156 522	21,4	156 639	21,2	Individuals
65 378	9,0	112 780	8,7	58 396	9,9	68 552	9,1	91 630	7,7	124 318	8,9	In FC:
62 727	8,8	108 581	8,6	52 835	9,8	65 829	9,0	85 949	7,5	120 883	8,7	Nonbanking Legal Entities
2 652	13,8	4 198	12,0	5 562	10,0	2 723	13,3	5 681	11,0	3 434	13,6	Individuals
From total sum of Loans:												
317 067	11,0	350 470	11,0	371 315	11,2	382 990	10,6	386 941	10,7	478 036	10,8	Short-term
207 720	17,3	277 905	15,6	229 302	16,7	214 627	18,1	236 599	16,6	380 645	13,6	Long-term**
459 408	14,1	515 595	14,0	542 221	13,7	529 065	13,8	531 911	13,8	734 364	12,6	In KZT:
267 455	11,4	289 260	11,5	325 519	11,4	325 631	10,9	312 678	11,5	412 524	11,2	Short-term
252 153	10,8	267 609	11,0	305 425	10,9	309 157	10,3	292 542	10,9	390 847	10,5	Nonbanking Legal Entities
15 302	21,8	21 651	17,9	20 094	19,4	16 474	21,7	20 137	20,9	21 677	24,4	Individuals
191 953	17,9	226 335	17,2	216 701	17,2	203 434	18,5	219 232	17,2	321 840	14,4	Long-term**
63 144	12,2	91 716	11,6	91 696	11,4	71 046	11,8	82 847	10,2	186 877	9,8	Nonbanking Legal Entities
128 808	20,7	134 620	20,9	125 006	21,4	132 388	22,1	136 386	21,4	134 963	20,7	Individuals
65 378	9,0	112 780	8,7	58 396	9,9	68 552	9,1	91 630	7,7	124 318	8,9	In FC:
49 611	8,7	61 210	8,6	45 795	10,1	57 359	8,8	74 263	7,2	65 512	8,3	Short-term
48 489	8,6	60 251	8,5	44 656	10,0	56 575	8,7	72 991	7,0	64 168	8,2	Nonbanking Legal Entities
1 122	15,3	959	15,4	1 139	14,4	784	14,7	1 272	14,8	1 345	14,9	Individuals
15 767	10,0	51 569	8,8	12 601	8,9	11 193	10,9	17 367	10,0	58 805	9,5	Long-term**
14 238	9,7	48 330	8,7	8 178	9,0	9 253	10,5	12 958	10,1	56 716	9,3	Nonbanking Legal Entities
1 529	12,7	3 239	10,9	4 423	8,8	1 940	12,8	4 409	9,9	2 089	12,7	Individuals

Loans of Banks

Mln. of KZT, end of period

	11.11	12.11	01.12	02.12	03.12	04.12	05.12
Volume, total	8 570 075	8 811 248	8 793 207	8 830 973	8 934 516	9 063 357	9 167 432
Nonbanking Legal Entities	6 255 760	6 464 723	6 451 499	6 475 123	6 556 053	6 634 262	6 691 390
Individuals	2 314 315	2 346 525	2 341 709	2 355 850	2 378 463	2 429 094	2 476 042
In KZT:	5 498 203	5 682 129	5 712 826	5 798 284	5 917 688	6 039 189	6 144 051
Nonbanking Legal Entities	3 850 637	3 991 105	4 017 520	4 074 828	4 163 065	4 235 444	4 283 868
Individuals	1 647 565	1 691 024	1 695 307	1 723 456	1 754 623	1 803 745	1 860 183
In FC:	3 071 873	3 129 119	3 080 381	3 032 689	3 016 828	3 024 167	3 023 381
Nonbanking Legal Entities	2 405 123	2 473 618	2 433 979	2 400 295	2 392 988	2 398 818	2 407 522
Individuals	666 750	655 501	646 402	632 394	623 840	625 349	615 859
From total sum of Loans:							
<i>Short-term</i>	<i>1 600 450</i>	<i>1 694 513</i>	<i>1 750 265</i>	<i>1 727 381</i>	<i>1 778 208</i>	<i>1 827 780</i>	<i>1 766 002</i>
<i>Long-term*</i>	<i>6 969 625</i>	<i>7 116 735</i>	<i>7 042 943</i>	<i>7 103 592</i>	<i>7 156 307</i>	<i>7 235 577</i>	<i>7 401 430</i>
In KZT:	5 498 203	5 682 129	5 712 826	5 798 284	5 917 688	6 039 189	6 144 051
<i>Short-term</i>	<i>1 157 415</i>	<i>1 211 292</i>	<i>1 201 687</i>	<i>1 211 140</i>	<i>1 253 705</i>	<i>1 290 107</i>	<i>1 270 479</i>
Nonbanking Legal Entities	1 083 284	1 133 806	1 126 953	1 133 170	1 172 553	1 206 196	1 185 071
Individuals	74 132	77 486	74 734	77 970	81 152	83 911	85 407
<i>Long-term*</i>	<i>4 340 787</i>	<i>4 470 837</i>	<i>4 511 140</i>	<i>4 587 144</i>	<i>4 663 983</i>	<i>4 749 083</i>	<i>4 873 572</i>
Nonbanking Legal Entities	<i>2 767 354</i>	<i>2 857 300</i>	<i>2 890 567</i>	<i>2 941 658</i>	<i>2 990 512</i>	<i>3 029 248</i>	<i>3 098 797</i>
Individuals	<i>1 573 434</i>	<i>1 613 537</i>	<i>1 620 572</i>	<i>1 645 486</i>	<i>1 673 471</i>	<i>1 719 834</i>	<i>1 774 775</i>
In FC:	3 071 873	3 129 119	3 080 381	3 032 689	3 016 828	3 024 167	3 023 381
<i>Short-term</i>	<i>443 035</i>	<i>483 221</i>	<i>548 578</i>	<i>516 240</i>	<i>524 504</i>	<i>537 673</i>	<i>495 523</i>
Nonbanking Legal Entities	430 935	471 794	537 815	505 430	512 984	513 440	471 570
Individuals	12 100	11 427	10 763	10 810	11 519	24 233	23 953
<i>Long-term*</i>	<i>2 628 838</i>	<i>2 645 898</i>	<i>2 531 803</i>	<i>2 516 448</i>	<i>2 492 324</i>	<i>2 486 494</i>	<i>2 527 858</i>
Nonbanking Legal Entities	1 974 188	2 001 824	1 896 164	1 894 865	1 880 004	1 885 378	1 935 952
Individuals	654 650	644 073	635 639	621 584	612 320	601 116	591 906

*) Over 1 year

**) without final turnovers

Loans of Banks

Mln. of KZT, end of period

06.12	07.12	08.12	09.12	10.12	11.12	12.12**	
9 253 247	9 289 254	9 393 955	9 531 032	9 621 600	9 737 510	9 958 040	Volume, total
6 725 205	6 704 266	6 750 874	6 835 735	6 872 624	6 937 966	7 102 691	Nonbanking Legal Entities
2 528 042	2 584 988	2 643 081	2 695 297	2 748 975	2 799 544	2 855 349	Individuals
6 231 935	6 292 071	6 405 491	6 583 153	6 681 617	6 811 528	7 041 296	In KZT:
4 314 346	4 311 381	4 355 515	4 473 926	4 513 480	4 581 472	4 743 547	Nonbanking Legal Entities
1 917 589	1 980 690	2 049 976	2 109 227	2 168 137	2 230 056	2 297 749	Individuals
3 021 312	2 997 184	2 988 465	2 947 879	2 939 983	2 925 982	2 916 744	In FC:
2 410 859	2 392 886	2 395 360	2 361 809	2 359 145	2 356 494	2 359 144	Nonbanking Legal Entities
610 453	604 298	593 105	586 070	580 838	569 488	557 601	Individuals
							From total sum of Loans:
<i>1 778 469</i>	<i>1 715 503</i>	<i>1 784 827</i>	<i>1 791 163</i>	<i>1 809 220</i>	<i>1 893 351</i>	<i>1 955 733</i>	<i>Short-term</i>
<i>7 474 778</i>	<i>7 573 751</i>	<i>7 609 128</i>	<i>7 739 869</i>	<i>7 812 380</i>	<i>7 844 158</i>	<i>8 002 307</i>	<i>Long-term*</i>
6 231 935	6 292 071	6 405 491	6 583 153	6 681 617	6 811 528	7 041 296	In KZT:
<i>1 268 594</i>	<i>1 227 766</i>	<i>1 243 738</i>	<i>1 291 427</i>	<i>1 305 216</i>	<i>1 378 327</i>	<i>1 454 377</i>	<i>Short-term</i>
1 181 505	1 138 892	1 151 212	1 196 425	1 207 556	1 277 627	1 349 934	Nonbanking Legal Entities
87 089	88 874	92 526	95 003	97 661	100 700	104 443	Individuals
4 963 341	5 064 304	5 161 752	5 291 726	5 376 401	5 433 201	5 586 919	<i>Long-term*</i>
<i>3 132 842</i>	<i>3 172 488</i>	<i>3 204 302</i>	<i>3 277 501</i>	<i>3 305 924</i>	<i>3 303 845</i>	<i>3 393 613</i>	Nonbanking Legal Entities
1 830 500	1 891 816	1 957 450	2 014 225	2 070 477	2 129 356	2 193 305	Individuals
3 021 312	2 997 184	2 988 465	2 947 879	2 939 983	2 925 982	2 916 744	In FC:
<i>509 875</i>	<i>487 737</i>	<i>541 089</i>	<i>499 736</i>	<i>504 003</i>	<i>515 025</i>	<i>501 356</i>	<i>Short-term</i>
486 338	464 000	518 679	477 048	482 536	493 760	480 383	Nonbanking Legal Entities
23 538	23 736	22 410	22 688	21 467	21 265	20 973	Individuals
<i>2 511 437</i>	<i>2 509 447</i>	<i>2 447 376</i>	<i>2 448 143</i>	<i>2 435 980</i>	<i>2 410 957</i>	<i>2 415 388</i>	<i>Long-term*</i>
1 924 521	1 928 885	1 876 681	1 884 761	1 876 608	1 862 734	1 878 761	Nonbanking Legal Entities
586 916	580 562	570 695	563 383	559 371	548 223	536 627	Individuals

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

	12.11	01.12	02.12	03.12	04.12	05.12	06.12
Total on Branches of Economy	8 811 248	8 793 207	8 830 973	8 934 516	9 063 357	9 167 432	9 253 247
<i>of which:</i>							
Industry	1 054 573	1 069 263	1 070 437	1 089 055	1 136 666	1 162 915	1 128 489
<i>including:</i>							
1. Mineral Resource Industry	238 026	247 587	257 460	253 900	264 155	292 626	272 966
2. Manufacturing Industry	720 826	723 757	717 839	739 846	775 354	769 695	766 264
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	325 489	308 737	294 799	292 957	295 593	290 848	293 878
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	323 185	306 483	293 613	290 796	293 727	290 322	293 157
Textile and Clothing Industry	23 341	23 197	23 000	23 068	23 015	22 324	22 599
Manufacture of Leather, Products from Leather and Footwear	4 426	3 896	3 952	3 933	3 938	3 879	3 680
Woodworking and Manufacture of Wood Products	6 555	5 859	5 426	5 722	5 789	5 889	5 813
Pulp and Paper Industry; Publishing	15 182	11 275	11 677	12 075	11 385	12 128	11 565
Coke Industry, Oil Products and Nuclear Materials Manufacture	22 307	26 302	27 118	32 464	61 448	67 057	60 729
Chemical Industry	34 171	36 008	35 669	35 818	35 289	34 888	35 992
Manufacture of Rubber and Plastic Products	12 999	14 139	14 584	13 852	14 009	14 117	14 215
Manufacture of other Nonmetallic Mineral Products	96 538	102 779	105 503	120 123	122 363	118 450	116 535
Metal Manufacture and Production of Finished Metal Products	79 543	81 395	90 606	91 855	92 981	93 418	94 173
Manufacture of Machines and Equipment	24 647	27 125	27 176	27 145	27 354	25 700	26 487
Manufacture of Electrical Equipment, Electronic and Optical Equipment	21 012	21 584	22 321	24 921	26 795	27 888	28 478
Manufacture of Vehicles and Equipment	22 547	27 070	24 507	24 180	23 917	24 192	24 869
Other Branches of Manufacturing Industry	32 068	34 392	31 500	31 733	31 478	28 918	27 253
3. Other Industries	95 721	97 919	95 139	95 308	97 157	100 595	89 259
Agriculture	339 814	317 306	312 659	308 757	296 281	293 178	295 672
Agriculture, Hunting and Services in these Areas	338 648	316 063	311 365	307 392	294 922	291 688	294 078
Forestry and Services in this Area	415	400	402	416	421	565	591
Fishery, Fish-breeding and Services in these Areas	751	843	893	949	939	924	1 003
Construction	1 329 583	1 309 802	1 313 205	1 320 675	1 305 589	1 327 748	1 378 231
Transport	354 140	352 165	351 245	351 704	359 994	361 131	364 264
<i>including:</i>							
Land Transport	79 887	80 868	80 624	81 395	84 618	85 787	85 565
Water Transport	37 226	37 464	37 223	37 036	38 448	41 216	41 625
Air Transport	33 937	29 439	22 516	26 455	29 132	26 227	26 194
Auxiliary and Additional Transport	203 090	204 395	210 882	206 818	207 796	207 900	210 880
Communication	43 728	45 109	45 803	46 151	45 453	46 582	47 625
Trade	1 828 925	1 829 281	1 848 647	1 876 925	1 841 106	1 835 080	1 859 487
Others (non-productive sphere, individual activity)	3 860 485	3 870 281	3 888 977	3 941 249	4 078 268	4 140 799	4 179 481
Short-term Credits							
Total on Branches of Economy	1 694 513	1 750 265	1 727 381	1 778 208	1 827 780	1 766 002	1 778 469
<i>of which:</i>							
Industry	294 704	289 384	282 585	287 055	315 082	313 224	308 793
<i>including:</i>							
1. Mineral Resource Industry	49 762	50 065	57 550	54 079	55 369	57 065	62 484
2. Manufacturing Industry	214 216	207 093	197 314	204 656	229 158	227 548	222 454
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	119 109	103 637	90 865	88 192	87 970	80 936	83 387
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	116 841	101 420	89 715	86 067	86 140	80 446	82 702
Textile and Clothing Industry	7 982	7 908	7 821	7 982	7 994	7 872	8 077
Manufacture of Leather, Products from Leather and Footwear	422	475	520	515	575	513	535
Woodworking and Manufacture of Wood Products	818	714	777	933	1 025	1 057	978
Pulp and Paper Industry; Publishing	2 179	2 115	2 565	2 882	2 238	2 446	1 921
Coke Industry, Oil Products and Nuclear Materials Manufacture	459	2 026	2 292	7 461	29 161	34 586	27 744
Chemical Industry	8 833	9 553	9 949	10 795	10 316	10 718	11 308
Manufacture of Rubber and Plastic Products	3 868	3 962	4 188	4 644	4 549	4 323	4 506
Manufacture of other Nonmetallic Mineral Products	7 611	7 252	8 531	8 760	8 899	8 705	7 536
Metal Manufacture and Production of Finished Metal Products	21 167	20 685	25 058	26 356	27 369	27 399	27 395
Manufacture of Machines and Equipment	8 740	9 772	9 908	9 764	9 922	10 965	11 828
Manufacture of Electrical Equipment, Electronic and Optical Equipment	14 875	14 974	15 820	18 242	19 856	21 000	21 094

Loans of Banks by Branches of Economy

Mln. of KZT, end of period

07.12	08.12	09.12	10.12	11.12	12.12**	
9 289 254	9 393 955	9 531 032	9 621 600	9 737 510	9 958 040	Total on Branches of Economy
1 119 786	1 145 044	1 161 853	1 155 724	1 167 970	1 193 727	<i>of which:</i>
266 401	283 676	273 692	277 512	299 726	291 037	Industry
766 611	775 908	801 671	793 117	776 343	820 830	<i>including:</i>
						1. Mineral Resource Industry
						2. Manufacturing Industry
						<i>including:</i>
294 423	296 712	299 585	298 307	304 071	309 986	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
294 387	296 675	299 548	298 270	304 034	309 949	Manufacture of Foodstuff, including Drinks
22 915	23 038	22 922	23 916	23 646	23 332	Textile and Clothing Industry
4 191	4 188	4 400	4 572	4 526	4 513	Manufacture of Leather, Products from Leather and Footwear
5 539	5 661	5 669	5 552	5 457	5 385	Woodworking and Manufacture of Wood Products
11 589	11 735	19 769	20 462	20 018	20 214	Pulp and Paper Industry; Publishing
58 904	57 643	69 645	51 405	35 396	74 889	Coke Industry, Oil Products and Nuclear Materials Manufacture
35 626	36 197	37 170	37 307	34 988	35 887	Chemical Industry
14 445	14 303	14 269	14 369	14 376	14 377	Manufacture of Rubber and Plastic Products
114 801	115 998	115 381	116 055	117 989	117 004	Manufacture of other Nonmetallic Mineral Products
97 841	98 704	100 582	103 279	103 602	104 348	Metal Manufacture and Production of Finished Metal Products
27 193	27 849	27 998	27 993	27 520	27 003	Manufacture of Machines and Equipment
24 904	28 925	30 444	31 304	28 335	26 883	Manufacture of Electrical Equipment, Electronic and Optical Equipment
24 947	24 634	23 659	23 765	23 547	22 900	Manufacture of Vehicles and Equipment
29 294	30 322	30 177	34 831	32 870	34 108	Other Branches of Manufacturing Industry
86 774	85 460	86 490	85 096	91 902	81 859	3. Other Industries
287 292	291 340	304 948	295 980	287 345	322 025	Agriculture
285 629	289 669	303 307	294 033	285 423	320 391	Agriculture, Hunting and Services in these Areas
565	578	555	862	851	831	Forestry and Services in this Area
1 098	1 093	1 086	1 085	1 071	803	Fishery, Fish-breeding and Services in these Areas
1 383 369	1 384 144	1 374 473	1 364 757	1 378 181	1 397 017	Construction
365 985	364 625	372 679	393 063	416 673	423 831	Transport
						<i>including:</i>
88 411	89 077	89 646	99 551	104 105	100 869	Land Transport
41 540	41 288	41 457	40 706	38 280	34 976	Water Transport
25 672	20 968	21 445	22 598	24 180	22 485	Air Transport
210 362	213 293	220 131	230 208	250 108	265 501	Auxiliary and Additional Transport
49 188	53 228	53 174	63 829	74 186	78 376	Communication
1 836 440	1 856 084	1 887 747	1 925 819	1 951 589	1 998 683	Trade
4 247 195	4 299 491	4 376 158	4 422 427	4 461 565	4 544 381	Others (non-productive sphere, individual activity)
Short-term Credits						
1 715 503	1 784 827	1 791 163	1 809 220	1 893 351	1 955 733	Total on Branches of Economy
304 866	313 002	333 294	323 221	335 950	340 029	<i>of which:</i>
61 487	70 209	68 556	69 919	92 334	73 148	Industry
221 566	223 003	243 404	233 266	217 972	246 580	<i>including:</i>
						1. Mineral Resource Industry
						2. Manufacturing Industry
						<i>including:</i>
83 382	85 602	88 568	86 971	90 239	93 808	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
83 382	85 602	88 568	86 971	90 239	93 808	Manufacture of Foodstuff, including Drinks
8 307	8 446	8 274	9 228	8 672	8 431	Textile and Clothing Industry
1 029	1 045	1 208	1 402	1 395	1 397	Manufacture of Leather, Products from Leather and Footwear
857	983	952	841	848	850	Woodworking and Manufacture of Wood Products
2 081	2 240	2 487	2 935	2 356	2 361	Pulp and Paper Industry; Publishing
25 865	24 139	36 460	23 162	8 892	37 930	Coke Industry, Oil Products and Nuclear Materials Manufacture
11 047	10 322	10 827	10 310	10 108	10 532	Chemical Industry
4 644	3 956	4 066	4 115	4 169	4 063	Manufacture of Rubber and Plastic Products
7 245	6 490	6 453	6 836	6 769	5 499	Manufacture of other Nonmetallic Mineral Products
29 133	30 152	31 996	33 580	32 514	30 431	Metal Manufacture and Production of Finished Metal Products
12 948	13 157	13 421	13 934	13 993	13 887	Manufacture of Machines and Equipment
17 043	17 802	19 209	19 901	17 417	16 318	Manufacture of Electrical Equipment, Electronic and Optical Equipment

Continuation

	12.11	01.12	02.12	03.12	04.12	05.12	06.12
Manufacture of Vehicles and Equipment	2 691	7 117	4 139	3 828	3 939	4 223	4 992
Other Branches of Manufacturing Industry	15 461	16 903	14 881	14 302	15 345	12 804	11 153
3. Other Industries	30 726	32 225	27 721	28 320	30 555	28 611	23 854
Agriculture	165 298	156 051	146 845	142 615	133 329	127 732	130 922
Agriculture, Hunting and Services in these Areas	165 014	155 780	146 525	142 285	132 993	127 405	130 528
Forestry and Services in this Area	52	50	47	68	74	76	62
Fishery, Fish-breeding and Services in these Areas	232	222	272	262	262	251	332
Construction	178 760	215 625	210 957	216 191	218 341	222 438	251 315
Transport	75 553	69 095	69 761	69 592	71 994	72 040	74 616
<i>including:</i>							
Land Transport	21 167	16 366	16 440	16 877	16 596	16 324	16 194
Water Transport	0	56	56	56	56	3 015	3 239
Air Transport	12 985	11 586	6 001	9 279	12 000	8 798	8 697
Auxiliary and Additional Transport	41 401	41 087	47 264	43 380	43 341	43 903	46 487
Communication	3 291	2 813	3 991	3 329	3 241	3 587	3 589
Trade	691 115	711 080	713 263	743 460	748 263	724 859	721 372
Others (non-productive sphere, individual activity)	285 792	306 218	299 978	315 965	337 530	302 122	287 864
Long-term Credits*							
Total on Branches of Economy	7 116 735	7 042 943	7 103 592	7 156 307	7 235 577	7 401 430	7 474 778
<i>of which:</i>							
Industry	759 870	779 880	787 852	801 999	821 584	849 691	819 696
<i>including:</i>							
1. Mineral Resource Industry	188 264	197 522	199 910	199 821	208 786	235 561	210 482
2. Manufacturing Industry	506 610	516 663	520 525	535 190	546 196	542 146	543 810
<i>including:</i>							
Manufacture of Foodstuff, including Drinks, and Tobacco	206 381	205 100	203 934	204 766	207 623	209 912	210 492
<i>of which:</i>							
Manufacture of Foodstuff, including Drinks	206 344	205 063	203 898	204 730	207 587	209 875	210 455
Textile and Clothing Industry	15 359	15 289	15 179	15 086	15 021	14 452	14 522
Manufacture of Leather, Products from Leather and Footwear	4 004	3 421	3 431	3 417	3 363	3 366	3 145
Woodworking and Manufacture of Wood Products	5 736	5 145	4 649	4 788	4 764	4 832	4 834
Pulp and Paper Industry; Publishing	13 003	9 160	9 112	9 193	9 148	9 681	9 643
Coke Industry, Oil Products and Nuclear Materials Manufacture	21 848	24 277	24 826	25 004	32 287	32 471	32 985
Chemical Industry	25 338	26 455	25 721	25 023	24 973	24 169	24 684
Manufacture of Rubber and Plastic Products	9 131	10 176	10 395	9 207	9 460	9 794	9 708
Manufacture of other Nonmetallic Mineral Products	88 927	95 528	96 972	111 363	113 464	109 745	108 999
Metal Manufacture and Production of Finished Metal Products	58 376	60 710	65 549	65 499	65 612	66 019	66 778
Manufacture of Machines and Equipment	15 906	17 353	17 268	17 381	17 431	14 735	14 659
Manufacture of Electrical Equipment, Electronic and Optical Equipment	6 137	6 610	6 501	6 679	6 939	6 887	7 384
Manufacture of Vehicles and Equipment	19 856	19 953	20 368	20 353	19 978	19 969	19 876
Other Branches of Manufacturing Industry	16 607	17 489	16 619	17 431	16 133	16 114	16 100
3. Other Industries	64 995	65 694	67 417	66 988	66 602	71 984	65 404
Agriculture	174 515	161 255	165 814	166 141	162 952	165 446	164 750
Agriculture, Hunting and Services in these Areas	173 633	160 283	164 840	165 107	161 928	164 283	163 551
Forestry and Services in this Area	363	351	354	348	347	490	529
Fishery, Fish-breeding and Services in these Areas	520	621	620	687	677	673	671
Construction	1 150 824	1 094 177	1 102 248	1 104 484	1 087 248	1 105 310	1 126 916
Transport	278 587	283 070	281 483	282 112	288 001	289 090	289 648
<i>including:</i>							
Land Transport	58 720	64 501	64 184	64 518	68 022	69 463	69 371
Water Transport	37 226	37 408	37 167	36 981	38 392	38 201	38 386
Air Transport	20 952	17 853	16 514	17 176	17 132	17 430	17 498
Auxiliary and Additional Transport	161 690	163 308	163 618	163 438	164 455	163 996	164 393
Communication	40 437	42 296	41 811	42 822	42 212	42 996	44 036
Trade	1 137 810	1 118 201	1 135 384	1 133 465	1 092 843	1 110 220	1 138 115
Others (non-productive sphere, individual activity)	3 574 693	3 564 063	3 588 999	3 625 284	3 740 739	3 838 677	3 891 617

*) Over 1 year

**) without final turnovers

07.12	08.12	09.12	10.12	11.12	12.12**	
5 038	4 993	5 439	5 453	5 190	4 946	Manufacture of Vehicles and Equipment
12 945	13 677	14 046	14 598	15 409	16 127	Other Branches of Manufacturing Industry
21 814	19 791	21 334	20 036	25 644	20 300	3. Other Industries
120 854	120 592	125 962	117 707	108 426	132 414	Agriculture
120 430	120 161	125 564	117 330	108 077	132 088	Agriculture, Hunting and Services in these Areas
47	56	52	47	34	34	Forestry and Services in this Area
377	374	346	331	315	292	Fishery, Fish-breeding and Services in these Areas
230 410	239 114	235 799	222 154	235 660	244 698	Construction
75 180	73 704	73 776	96 792	109 615	126 055	Transport
						<i>including:</i>
16 826	16 775	16 535	26 979	30 989	21 546	Land Transport
3 015	2 893	3 075	3 324	1 095	651	Water Transport
8 853	4 426	4 105	4 468	4 168	4 556	Air Transport
46 486	49 610	50 062	62 021	73 363	99 301	Auxiliary and Additional Transport
4 729	9 016	8 937	20 128	28 275	31 761	Communication
693 612	699 360	725 667	740 494	737 128	733 155	Trade
285 853	330 040	287 729	288 724	338 298	347 621	Others (non-productive sphere, individual activity)
Long-term Credits*						
7 573 751	7 609 128	7 739 869	7 812 380	7 844 158	8 002 307	Total on Branches of Economy
						<i>of which:</i>
814 921	832 041	828 559	832 503	832 021	853 698	Industry
						<i>including:</i>
204 915	213 467	205 136	207 592	207 392	217 889	1. Mineral Resource Industry
545 045	552 905	558 267	559 851	558 371	574 250	2. Manufacturing Industry
						<i>including:</i>
211 041	211 110	211 017	211 336	213 832	216 178	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
211 004	211 074	210 980	211 299	213 795	216 141	Manufacture of Foodstuff, including Drinks
14 608	14 591	14 649	14 689	14 974	14 901	Textile and Clothing Industry
3 162	3 143	3 192	3 170	3 131	3 116	Manufacture of Leather, Products from Leather and Footwear
4 682	4 678	4 717	4 711	4 609	4 535	Woodworking and Manufacture of Wood Products
9 508	9 495	17 282	17 527	17 662	17 853	Pulp and Paper Industry; Publishing
33 039	33 504	33 184	28 242	26 504	36 959	Coke Industry, Oil Products and Nuclear Materials Manufacture
24 579	25 875	26 343	26 997	24 880	25 355	Chemical Industry
9 800	10 346	10 204	10 254	10 207	10 315	Manufacture of Rubber and Plastic Products
107 555	109 508	108 929	109 219	111 220	111 505	Manufacture of other Nonmetallic Mineral Products
68 708	68 552	68 587	69 698	71 088	73 918	Metal Manufacture and Production of Finished Metal Products
14 245	14 693	14 578	14 059	13 527	13 115	Manufacture of Machines and Equipment
7 861	11 123	11 236	11 402	10 918	10 565	Manufacture of Electrical Equipment, Electronic and Optical Equipment
19 909	19 641	18 220	18 312	18 357	17 954	Manufacture of Vehicles and Equipment
16 349	16 645	16 131	20 232	17 461	17 981	Other Branches of Manufacturing Industry
64 961	65 669	65 156	65 060	66 258	61 559	3. Other Industries
166 438	170 748	178 986	178 273	178 919	189 611	Agriculture
165 199	169 507	177 743	176 703	177 346	188 303	Agriculture, Hunting and Services in these Areas
518	522	503	816	817	797	Forestry and Services in this Area
721	719	740	754	755	511	Fishery, Fish-breeding and Services in these Areas
1 152 959	1 145 030	1 138 675	1 142 603	1 142 521	1 152 319	Construction
290 805	290 921	298 902	296 271	307 058	297 776	Transport
						<i>including:</i>
71 585	72 303	73 111	72 573	73 116	79 323	Land Transport
38 525	38 394	38 382	37 382	37 185	34 325	Water Transport
16 819	16 542	17 340	18 130	20 012	17 929	Air Transport
163 876	163 683	170 069	168 187	176 745	166 200	Auxiliary and Additional Transport
44 460	44 212	44 237	43 701	45 911	46 615	Communication
1 142 827	1 156 725	1 162 080	1 185 326	1 214 462	1 265 528	Trade
3 961 342	3 969 451	4 088 429	4 133 703	4 123 267	4 196 760	Others (non-productive sphere, individual activity)

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	2009	12.10	06.11	09.11	12.11	01.12	02.12	03.12	04.12
Credits - total	1 708 189	1 384 956	1 330 051	1 354 992	1 341 578	1 328 718	1 365 583	1 323 525	1 317 908
<i>of which:</i>									
In KZT:	895 315	867 612	882 668	952 648	967 105	968 814	1 006 417	1 016 728	1 007 567
Short-term Credits	106 857	145 946	149 136	162 037	180 384	183 098	203 855	236 368	232 192
Long-term Credits*	788 457	721 666	733 532	790 612	786 721	785 716	802 562	780 361	775 375
In FC:	812 875	517 344	447 382	402 343	374 473	359 904	359 166	306 797	310 341
Short-term Credits	129 234	57 673	50 764	43 069	38 812	45 669	35 280	26 449	27 915
Long-term Credits*	683 640	459 670	396 619	359 274	335 661	314 236	323 886	280 348	282 426

*) Over 1 year

**) without final turnovers

Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	12.12**	
1 327 659	1 358 994	1 365 818	1 379 268	1 402 672	1 406 228	1 390 509	1 412 005	Credits - total
								<i>of which:</i>
1 020 745	1 038 393	1 047 820	1 066 661	1 085 190	1 092 742	1 082 294	1 099 284	In KZT:
235 841	242 802	244 599	244 172	248 692	243 711	234 764	230 290	Short-term Credits
784 904	795 591	803 221	822 489	836 498	849 031	847 530	868 995	Long-term Credits*
306 914	320 602	317 998	312 607	317 482	313 486	308 215	312 721	In FC:
27 853	27 397	27 055	32 522	40 284	38 247	42 203	47 093	Short-term Credits
279 061	293 205	290 943	280 085	277 198	275 239	266 012	265 628	Long-term Credits*

Loans granted by Banks to Subjects of Small Business and Interest Rates*

At the period

	2009		2010		06.11		09.11		12.11	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	753 098	14,0	689 848	13,3	83 769	12,7	97 735	11,1	91 131	12,3
<i>of which:</i>										
In KZT:	412 192	14,5	557 058	13,6	75 074	12,7	76 549	12,4	86 043	12,3
Short-term Credits	190 752	15,4	321 133	14,5	32 696	13,3	38 794	13,0	56 940	12,5
Long-term Credits**	221 440	13,7	235 925	12,5	42 378	12,2	37 755	11,8	29 103	12,0
In FC:	340 907	13,5	132 790	12,1	8 695	12,9	21 186	6,4	5 088	12,3
Short-term Credits	150 474	14,0	65 171	13,0	5 949	12,5	4 998	12,4	3 976	12,5
Long-term Credits**	190 433	13,1	67 619	11,2	2 746	13,6	16 188	4,5	1 112	11,5

	04.12		05.12		06.12		07.12		08.12	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Credits - total	86 416	12,2	77 269	12,5	101 181	11,6	76 797	12,0	89 890	11,9
<i>of which:</i>										
In KZT:	78 631	12,3	74 934	12,5	84 589	11,9	74 605	12,0	82 586	12,2
Short-term Credits	47 448	12,5	47 561	12,7	55 624	11,8	49 597	11,6	47 639	12,2
Long-term Credits**	31 183	12,0	27 374	12,1	28 965	12,1	25 008	12,9	34 947	12,3
In FC:	7 785	10,9	2 334	12,5	16 593	10,1	2 192	12,1	7 304	8,5
Short-term Credits	2 368	14,7	1 718	13,3	4 203	8,9	1 472	13,2	6 559	8,5
Long-term Credits**	5 417	9,2	616	10,3	12 389	10,5	720	9,8	745	8,0

*) Weighted Average

***) Over 1 year

****) without final turnovers

Loans granted by Banks to Subjects of Small Business and Interest Rates*

At the period

2011		01.12		02.12		03.12		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
794 481	12,5	54 823	12,7	91 204	12,2	103 707	12,4	Credits - total
								<i>of which:</i>
721 753	12,6	53 833	12,7	88 687	12,3	98 513	12,4	In KZT:
419 716	13,1	35 574	12,7	57 267	11,8	68 078	12,8	Short-term Credits
302 036	11,9	18 259	12,6	31 420	13,1	30 435	11,5	Long-term Credits**
72 729	11,1	990	14,0	2 517	11,5	5 193	12,2	In FC:
41 476	13,0	844	14,5	2 032	11,2	2 320	11,4	Short-term Credits
31 253	8,5	146	11,3	484	13,1	2 873	12,9	Long-term Credits**

09.12		10.12		11.12		12.12***		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
103 919	12,0	73 790	12,6	76 705	12,2	114 104	11,5	Credits - total
								<i>of which:</i>
91 094	12,2	71 473	12,7	71 805	12,5	94 285	12,2	In KZT:
58 583	12,3	47 233	12,5	49 394	12,6	48 645	12,2	Short-term Credits
32 511	12,0	24 240	13,1	22 411	12,2	45 641	12,1	Long-term Credits**
12 824	11,1	2 318	9,8	4 901	8,8	19 819	8,6	In FC:
11 452	11,7	2 000	9,7	4 459	8,6	4 465	9,1	Short-term Credits
1 373	6,2	318	10,2	442	11,1	15 354	8,4	Long-term Credits**

**Interest rates of Banks on attracted deposits and extended credits
(by maturity and type of currency)***

%, for the period

	12.11		03.12		04.12		05.12		06.12		07.12
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT
Deposits of Nonbanking Legal Entities	2,6	1,4	2,3	1,6	2,1	1,4	2,1	1,0	2,2	1,0	2,0
<i>including:</i>											
<i>Demand Deposits</i>	<i>1,3</i>	<i>1,5</i>	<i>1,2</i>	<i>0,0</i>	<i>1,3</i>	<i>0,0</i>	<i>1,3</i>	<i>0,0</i>	<i>1,2</i>	<i>0,1</i>	<i>1,1</i>
<i>Conditional</i>	<i>4,8</i>	<i>1,6</i>	<i>1,6</i>	<i>1,0</i>	<i>1,9</i>	<i>0,2</i>	<i>0,7</i>	<i>0,6</i>	<i>0,9</i>	<i>0,9</i>	<i>2,9</i>
<i>Time Deposits, total</i>	<i>2,7</i>	<i>1,4</i>	<i>2,4</i>	<i>1,6</i>	<i>2,2</i>	<i>1,4</i>	<i>2,1</i>	<i>1,0</i>	<i>2,3</i>	<i>1,0</i>	<i>2,0</i>
<i>of which with maturity:</i>											
up to 1 month	1,7	0,3	0,6	0,4	0,6	0,6	0,8	0,1	0,7	0,5	1,1
from 1 to 3 month	1,7	0,9	3,1	0,7	1,5	0,5	1,1	1,2	0,9	0,9	1,5
from 3 month to 1 year	2,5	2,6	2,6	0,4	3,1	1,2	2,7	1,3	2,9	1,2	2,1
from 1 to 5 years	5,3	3,3	4,3	4,6	5,4	3,8	5,3	3,7	4,7	3,7	4,7
over 5 years	10,0	5,7	8,6	3,5	8,2	3,0	5,3	3,0	9,1	3,0	8,7
Deposits of Individuals	6,4	6,1	6,3	4,4	6,3	4,3	6,3	4,6	6,4	5,6	6,2
<i>including:</i>											
<i>Demand Deposits</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,0</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>
<i>Conditional</i>	<i>7,4</i>	<i>4,0</i>	<i>5,1</i>	<i>5,0</i>	<i>4,9</i>	<i>4,7</i>	<i>1,6</i>	<i>4,7</i>	<i>4,5</i>	<i>0,3</i>	<i>7,9</i>
<i>Time Deposits, total</i>	<i>8,4</i>	<i>6,4</i>	<i>8,0</i>	<i>4,6</i>	<i>8,3</i>	<i>4,5</i>	<i>8,6</i>	<i>5,1</i>	<i>8,3</i>	<i>5,9</i>	<i>8,0</i>
<i>of which with maturity:</i>											
up to 1 month	1,0	0,5	0,1	0,8	0,5	1,5	0,3	0,4	0,5	0,8	1,0
from 1 to 3 month	6,5	1,7	6,8	3,0	5,7	3,2	6,1	2,8	3,5	1,5	0,8
from 3 month to 1 year	8,4	4,9	8,7	4,9	8,4	4,1	8,3	4,5	8,3	5,1	8,4
from 1 to 5 years	9,3	7,3	9,5	4,6	9,5	5,1	9,6	6,6	9,4	6,7	9,3
over 5 years	3,5	7,8	3,3	6,9	4,6	8,4	3,9	8,6	3,4	8,4	4,8
Credits to Nonbanking Legal Entities	10,8	6,9	11,3	7,3	11,3	7,1	11,4	8,4	11,2	7,3	11,1
<i>of which with maturity:</i>											
up to 1 month	10,5	1,9	9,9	7,8	9,9	2,5	10,4	4,7	10,8	3,7	9,3
from 1 to 3 month	12,1	7,0	11,4	6,0	11,5	6,3	11,5	7,6	11,9	6,6	10,5
from 3 month to 1 year	11,4	8,7	12,0	8,9	11,7	8,8	11,8	9,4	11,5	8,5	11,6
from 1 to 5 years	11,4	6,8	10,3	11,4	11,6	9,3	11,9	10,2	11,5	10,3	12,3
over 5 years	6,9	4,3	12,0	10,6	10,9	10,2	10,3	11,1	9,1	9,8	11,9
Credits to Individuals	20,4	13,9	20,5	14,6	19,9	11,9	20,7	14,1	20,9	14,0	20,8
<i>of which with maturity:</i>											
up to 1 month	19,7	15,0	20,1	14,9	19,6	15,1	15,9	14,7	15,5	14,7	18,1
from 1 to 3 month	14,7	11,5	19,1	8,6	13,9	8,5	14,9	0,0	21,4	6,0	16,2
from 3 month to 1 year	21,6	15,8	22,3	16,1	20,7	11,5	21,0	15,3	22,4	15,4	22,4
from 1 to 5 years	23,2	13,1	22,5	13,3	21,8	13,2	22,8	13,6	23,4	13,1	22,9
over 5 years	12,2	13,4	13,0	14,2	13,2	13,2	14,6	13,3	14,6	13,5	12,7

*) Weighted Average

**) without final turnovers

**Interest rates of Banks on attracted deposits and extended credits
(by maturity and type of currency)***

%, for the period

	08.12		09.12			10.12		11.12		12.12**		
	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
1,1	2,0	0,9	2,3	1,7	2,0	1,1	2,1	1,6	3,5	1,9	Deposits of Nonbanking Legal Entities	
											<i>including:</i>	
0,0	1,0	1,5	1,1	0,0	1,2	0,0	1,2	0,0	2,0	0,1	Demand Deposits	
1,4	2,1	0,9	2,2	0,0	0,2	0,3	0,6	0,1	4,0	2,0	Conditional	
1,1	2,1	0,9	2,3	1,7	2,0	1,1	2,1	1,6	3,6	1,9	Time Deposits, total	
											<i>of which with maturity:</i>	
0,3	1,4	0,2	1,4	0,3	1,5	0,3	1,2	0,5	2,6	0,6	up to 1 month	
1,0	1,3	0,9	1,9	1,7	2,2	0,2	2,5	2,5	3,1	2,0	from 1 to 3 month	
0,8	2,1	1,1	2,3	2,1	2,4	2,0	2,5	1,7	3,9	2,7	from 3 month to 1 year	
3,9	5,0	3,9	5,3	4,0	4,1	3,8	6,1	1,5	6,1	1,4	from 1 to 5 years	
3,0	9,7	3,0	7,6	1,3	6,0	0,6	7,0	3,4	7,0	2,9	over 5 years	
5,7	5,9	5,0	6,3	4,6	6,6	5,1	6,9	5,8	6,7	4,7	Deposits of Individuals	
											<i>including:</i>	
1,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	Demand Deposits	
6,2	2,6	6,6	3,5	2,2	5,0	5,8	2,9	5,9	4,4	5,9	Conditional	
6,0	7,8	5,4	8,3	5,0	8,2	5,4	8,3	6,1	8,3	5,1	Time Deposits, total	
											<i>of which with maturity:</i>	
0,8	0,1	0,8	0,8	0,8	0,4	1,3	4,2	1,4	5,7	1,3	up to 1 month	
1,5	5,7	2,1	4,8	2,6	6,9	2,5	4,8	2,1	6,5	3,0	from 1 to 3 month	
5,6	8,2	4,9	8,1	4,5	8,2	4,5	8,0	5,2	8,0	4,5	from 3 month to 1 year	
6,6	9,0	6,5	9,2	5,8	9,1	6,6	9,0	7,0	8,8	6,1	from 1 to 5 years	
6,2	4,4	6,0	4,1	6,7	4,0	6,4	4,0	5,6	5,4	6,4	over 5 years	
8,8	11,2	8,6	11,0	9,8	10,6	9,0	10,7	7,5	10,3	8,7	Credits to Nonbanking Legal Entities	
											<i>of which with maturity:</i>	
8,5	11,2	4,9	9,7	4,1	9,3	10,3	11,2	4,3	9,4	4,6	up to 1 month	
8,7	9,7	10,0	9,2	8,8	11,3	5,8	10,5	7,1	9,7	8,3	from 1 to 3 month	
8,6	11,6	8,5	12,0	10,7	10,3	10,2	10,9	7,3	11,2	8,9	from 3 month to 1 year	
9,2	11,7	8,3	11,8	8,8	13,3	11,1	11,5	10,1	10,0	10,1	from 1 to 5 years	
10,9	11,4	9,2	10,5	11,0	8,5	10,2	7,6	9,5	9,0	8,1	over 5 years	
13,8	20,5	11,9	21,1	9,9	22,1	13,3	21,4	11,0	21,2	13,6	Credits to Individuals	
											<i>of which with maturity:</i>	
14,8	10,8	15,0	14,4	15,5	19,0	23,0	16,5	14,4	18,0	15,0	up to 1 month	
7,5	21,8	0,0	10,6	6,6	14,1	0,0	14,0	7,3	14,2	9,5	from 1 to 3 month	
15,8	21,1	15,7	21,9	14,8	22,2	14,4	22,3	15,2	26,6	15,3	from 3 month to 1 year	
12,3	23,1	13,4	23,6	9,8	24,6	12,6	24,1	8,0	23,1	13,0	from 1 to 5 years	
13,1	13,2	10,6	13,5	8,4	13,7	12,9	12,5	11,1	13,1	12,6	over 5 years	

Attracted Deposits and Interest Rates* of Banks

At the period

08.12		09.12		10.12		11.12		12.12**		2012**		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
755 638	3,4	941 636	3,5	991 666	3,2	1 144 365	3,3	1 143 603	4,5	10 027 722	3,7	In KZT:
												Deposits - total
99 699	0,4	105 113	0,4	93 457	0,5	89 839	0,5	109 097	0,9	1 243 280	0,5	Demand Deposits - total
												<i>of which:</i>
36 109	1,0	33 718	1,1	40 389	1,2	38 141	1,2	48 133	2,0	502 515	1,3	Nonbanking Legal Entities
63 590	0,0	71 395	0,0	53 068	0,0	51 698	0,0	60 964	0,0	740 766	0,0	Individuals
655 025	3,8	834 622	3,9	895 589	3,5	1 053 685	3,5	1 030 063	4,9	8 762 328	4,2	Time Deposits - total
												<i>of which:</i>
454 881	2,1	609 786	2,3	677 774	2,0	810 346	2,1	754 468	3,6	6 126 007	2,4	Nonbanking Legal Entities
200 144	7,8	224 837	8,3	217 814	8,2	243 339	8,3	275 595	8,3	2 636 321	8,2	Individuals
914	2,3	1 901	3,2	2 620	1,9	841	2,0	4 443	4,2	22 113	3,3	Conditional Deposits - total
												<i>of which:</i>
494	2,1	473	2,2	1 699	0,2	315	0,6	2 222	4,0	11 629	2,1	Nonbanking Legal Entities
420	2,6	1 429	3,5	921	5,0	527	2,9	2 220	4,4	10 484	4,6	Individuals
												In CFC:
362 729	2,8	457 745	2,6	375 992	2,9	388 731	3,8	291 786	3,0	5 780 507	3,3	Deposits - total
15 429	0,0	12 089	0,0	10 710	0,0	9 707	0,2	9 504	0,0	164 638	0,2	Demand Deposits - total
												<i>of which:</i>
53	1,5	2	0,0	1	0,0	3	0,0	76	0,1	290	0,4	Nonbanking Legal Entities
15 376	0,0	12 086	0,0	10 709	0,0	9 704	0,2	9 428	0,0	164 348	0,2	Individuals
347 264	2,9	445 303	2,7	365 079	3,0	378 924	3,9	281 911	3,1	5 609 477	3,4	Time Deposits - total
												<i>of which:</i>
191 722	0,9	316 521	1,7	207 082	1,1	183 049	1,6	173 673	1,9	2 961 505	1,4	Nonbanking Legal Entities
155 542	5,4	128 782	5,0	157 997	5,4	195 875	6,1	108 237	5,1	2 647 972	5,6	Individuals
36	5,3	353	0,9	204	0,5	99	0,5	371	2,7	6 392	3,7	Conditional Deposits - total
												<i>of which:</i>
8	0,9	210	0,0	196	0,3	93	0,1	305	2,0	1 125	0,8	Nonbanking Legal Entities
28	6,6	144	2,2	7	5,8	6	5,9	66	5,9	5 267	4,3	Individuals
												In OFC:
5 422	1,2	3 920	1,7	4 534	1,3	3 532	1,4	4 151	1,8	49 375	2,0	Deposits - total
1 243	0,0	1 085	0,0	1 511	0,0	1 081	0,0	1 757	0,0	14 072	0,0	Demand Deposits - total
												<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	4	0,0	14	0,0	Nonbanking Legal Entities
1 243	0,0	1 085	0,0	1 511	0,0	1 081	0,0	1 753	0,0	14 058	0,0	Individuals
4 179	1,5	2 835	2,3	3 023	2,0	2 451	2,0	2 318	3,0	35 227	2,7	Time Deposits - total
												<i>of which:</i>
3 253	0,9	1 920	1,6	2 099	1,2	1 609	1,0	1 626	2,6	23 004	2,2	Nonbanking Legal Entities
926	3,8	916	3,9	924	3,8	842	3,8	692	4,1	12 223	3,8	Individuals
0	0,0	0	0,0	0	0,0	0	0,0	77	3,5	77	3,5	Conditional Deposits - total
												<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	77	3,5	77	3,5	Individuals

Continuation

	02.12		03.12		04.12		05.12		06.12		07.12	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
Current Accounts												
Total in KZT:	6 906 274	0,1	6 838 351	0,1	7 400 180	0,1	7 973 645	0,2	8 097 216	0,1	9 269 343	0,1
<i>Nonbanking Legal Entities</i>	<i>5 915 728</i>	<i>0,1</i>	<i>5 782 998</i>	<i>0,1</i>	<i>6 241 036</i>	<i>0,1</i>	<i>6 797 307</i>	<i>0,2</i>	<i>6 802 098</i>	<i>0,1</i>	<i>7 098 567</i>	<i>0,1</i>
<i>of which:</i>												
with accrual Interest Rates	856 883	0,8	781 508	0,7	714 165	0,9	992 399	1,3	737 888	0,6	667 984	0,8
without accrual Interest Rates	5 058 844	0,0	5 001 490	0,0	5 526 871	0,0	5 804 907	0,0	6 064 210	0,0	6 430 584	0,0
<i>Individuals</i>	<i>990 546</i>	<i>0,0</i>	<i>1 055 353</i>	<i>0,0</i>	<i>1 159 143</i>	<i>0,0</i>	<i>1 176 338</i>	<i>0,0</i>	<i>1 295 118</i>	<i>0,0</i>	<i>2 170 775</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	44 554	0,6	36 175	0,4	29 127	0,4	32 080	0,3	53 642	0,3	43 128	0,5
without accrual Interest Rates	945 992	0,0	1 019 179	0,0	1 130 017	0,0	1 144 258	0,0	1 241 476	0,0	2 127 648	0,0
Total in CFC:	3 022 398	0,1	2 416 407	0,1	2 188 365	0,1	2 345 463	0,1	2 481 053	0,1	2 664 482	0,2
<i>Nonbanking Legal Entities</i>	<i>2 221 251</i>	<i>0,2</i>	<i>1 802 820</i>	<i>0,1</i>	<i>1 831 059</i>	<i>0,1</i>	<i>2 156 901</i>	<i>0,1</i>	<i>2 103 606</i>	<i>0,1</i>	<i>2 306 467</i>	<i>0,2</i>
<i>of which:</i>												
with accrual Interest Rates	638 768	0,5	497 194	0,5	481 493	0,4	723 866	0,4	645 923	0,3	755 867	0,7
without accrual Interest Rates	1 582 483	0,0	1 305 626	0,0	1 349 565	0,0	1 433 035	0,0	1 457 683	0,0	1 550 600	0,0
<i>Individuals</i>	<i>801 147</i>	<i>0,0</i>	<i>613 587</i>	<i>0,0</i>	<i>357 306</i>	<i>0,0</i>	<i>188 562</i>	<i>0,0</i>	<i>377 447</i>	<i>0,0</i>	<i>358 015</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	3 546	0,6	4 372	0,7	4 376	0,4	4 117	0,3	4 166	0,4	3 892	0,7
without accrual Interest Rates	797 601	0,0	609 214	0,0	352 930	0,0	184 445	0,0	373 281	0,0	354 123	0,0
Total in OFC:	169 178	0,0	183 279	0,0	205 625	0,0	225 339	0,0	195 119	0,0	212 486	0,0
<i>Nonbanking Legal Entities</i>	<i>159 552</i>	<i>0,0</i>	<i>173 232</i>	<i>0,0</i>	<i>194 790</i>	<i>0,0</i>	<i>211 945</i>	<i>0,0</i>	<i>182 350</i>	<i>0,0</i>	<i>200 273</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	3 831	0,2	2 630	0,2	3 274	0,2	8 993	0,2	2 488	0,2	12 045	0,2
without accrual Interest Rates	155 720	0,0	170 602	0,0	191 516	0,0	202 952	0,0	179 862	0,0	188 229	0,0
<i>Individuals</i>	<i>9 626</i>	<i>0,0</i>	<i>10 047</i>	<i>0,0</i>	<i>10 835</i>	<i>0,0</i>	<i>13 394</i>	<i>0,0</i>	<i>12 769</i>	<i>0,0</i>	<i>12 213</i>	<i>0,0</i>
<i>of which:</i>												
with accrual Interest Rates	60	0,5	287	0,1	33	0,2	0	0,0	19	0,1	50	0,4
without accrual Interest Rates	9 565	0,0	9 760	0,0	10 802	0,0	13 394	0,0	12 750	0,0	12 163	0,0

*) Weighted Average

**) including final turnovers

08.12		09.12		10.12		11.12		12.12**		2012**		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
Current Accounts												
9 279 393	0,1	7 890 652	0,1	8 757 201	0,0	8 520 105	0,1	10 271 311	0,1	97 034 246	0,1	Total in KZT:
7 909 184	0,1	6 796 375	0,1	7 549 848	0,1	7 294 763	0,1	8 831 439	0,2	81 990 025	0,1	Nonbanking Legal Entities
743 015	0,7	734 085	0,8	680 576	0,6	804 683	0,6	1 335 278	1,0	9 755 303	0,8	<i>of which:</i>
7 166 169	0,0	6 062 291	0,0	6 869 273	0,0	6 490 080	0,0	7 496 161	0,0	72 234 722	0,0	with accrual Interest Rates
1 370 209	0,0	1 094 277	0,0	1 207 353	0,0	1 225 342	0,0	1 439 871	0,0	15 044 221	0,0	Individuals
46 893	0,4	31 675	0,3	16 518	0,5	31 555	0,3	14 892	0,6	409 515	0,4	<i>of which:</i>
1 323 316	0,0	1 062 602	0,0	1 190 835	0,0	1 193 787	0,0	1 424 980	0,0	14 634 706	0,0	with accrual Interest Rates
2 508 286	0,1	2 151 576	0,1	2 465 175	0,0	1 913 289	0,0	2 502 831	0,0	28 675 879	0,1	Total in CFC:
2 208 090	0,1	1 981 279	0,1	2 228 149	0,0	1 623 222	0,0	2 343 280	0,0	24 416 859	0,1	Nonbanking Legal Entities
523 721	0,5	535 812	0,4	424 322	0,2	48 660	0,2	515 252	0,1	6 188 337	0,4	<i>of which:</i>
1 684 368	0,0	1 445 467	0,0	1 803 827	0,0	1 574 561	0,0	1 828 029	0,0	18 228 522	0,0	with accrual Interest Rates
300 196	0,0	170 298	0,0	237 026	0,0	290 068	0,0	159 551	0,0	4 259 021	0,0	Individuals
5 131	0,8	3 118	0,3	3 138	0,3	2 731	0,3	3 555	0,4	44 866	0,5	<i>of which:</i>
295 065	0,0	167 179	0,0	233 888	0,0	287 337	0,0	155 995	0,0	4 214 155	0,0	with accrual Interest Rates
237 807	0,0	206 223	0,0	242 787	0,0	210 449	0,0	235 834	0,0	2 458 914	0,0	Total in OFC:
223 658	0,0	194 358	0,0	228 170	0,0	198 074	0,0	224 672	0,0	2 318 155	0,0	Nonbanking Legal Entities
6 114	0,2	3 428	0,2	3 195	0,2	9 930	0,1	12 829	0,2	72 922	0,2	<i>of which:</i>
217 544	0,0	190 930	0,0	224 975	0,0	188 143	0,0	211 843	0,0	2 245 233	0,0	with accrual Interest Rates
14 148	0,0	11 865	0,0	14 617	0,0	12 376	0,0	11 162	0,0	140 759	0,0	Individuals
289	0,2	6	0,6	0	0,0	12	0,1	127	0,9	1 053	0,3	<i>of which:</i>
13 859	0,0	11 860	0,0	14 617	0,0	12 363	0,0	11 036	0,0	139 706	0,0	with accrual Interest Rates

Deposits of Individuals* in Banks

Mln. of KZT, end of period

	12.11	01.12	02.12	03.12	04.12	05.12	06.12
Deposits of Individuals - total	2 758 604	2 764 275	2 818 499	2 870 546	2 973 868	2 986 643	3 044 809
<i>of which:</i>							
In KZT	1 597 981	1 581 694	1 627 433	1 673 945	1 739 266	1 771 558	1 773 475
In CFC	1 153 891	1 175 455	1 184 321	1 190 223	1 228 077	1 207 520	1 261 986
In OFC	6 733	7 126	6 745	6 378	6 525	7 565	9 348
Demand Deposits** - total	379 671	345 258	351 790	362 897	419 094	381 085	412 285
<i>of which:</i>							
In KZT	320 717	284 977	295 910	307 191	327 554	324 051	352 492
In CFC	57 387	58 765	54 599	54 562	90 292	54 974	57 184
In OFC	1 567	1 517	1 282	1 144	1 248	2 060	2 609
Conditional Deposits - total	11 245	10 356	10 528	10 943	11 050	11 048	11 712
<i>of which:</i>							
In KZT	10 085	5 487	5 654	5 962	6 020	6 010	5 970
In CFC	1 159	4 869	4 874	4 981	5 031	5 038	5 741
In OFC	-	-	-	-	-	-	-
Time Deposits - total	2 367 689	2 408 661	2 456 181	2 496 706	2 543 724	2 594 510	2 620 812
<i>of which:</i>							
In KZT	1 267 178	1 291 230	1 325 869	1 360 791	1 405 692	1 441 498	1 415 013
<i>Short-term</i>	413 625	446 054	475 422	501 059	540 372	571 489	570 789
<i>Long-term</i>	853 554	845 176	850 447	859 732	865 320	870 009	844 224
In CFC	1 095 345	1 111 821	1 124 848	1 130 680	1 132 754	1 147 507	1 199 060
In OFC	5 166	5 610	5 464	5 235	5 277	5 505	6 739

*) including Accounts of Nonresidents

**) including Current Accounts

***) without final turnovers

Deposits of Individuals* in Banks

Mln. of KZT, end of period

07.12	08.12	09.12	10.12	11.12	12.12***	
3 089 977	3 118 079	3 167 013	3 189 359	3 245 231	3 409 478	Deposits of Individuals - total
						<i>of which:</i>
1 785 578	1 804 184	1 847 757	1 868 470	1 922 901	2 072 511	In KZT
1 295 180	1 305 082	1 310 596	1 312 500	1 313 984	1 328 830	In CFC
9 220	8 813	8 660	8 389	8 346	8 138	In OFC
405 106	400 122	404 353	392 277	400 774	457 432	Demand Deposits** - total
						<i>of which:</i>
343 641	338 336	342 950	332 757	341 507	398 225	In KZT
59 125	59 710	59 652	57 897	57 748	57 977	In CFC
2 340	2 076	1 752	1 623	1 519	1 230	In OFC
12 620	12 870	14 294	15 061	15 465	17 558	Conditional Deposits - total
						<i>of which:</i>
6 735	7 006	8 279	9 013	9 437	11 542	In KZT
5 885	5 864	6 015	6 048	6 028	6 017	In CFC
-	-	-	-	-	-	In OFC
2 672 251	2 705 086	2 748 366	2 782 021	2 828 992	2 934 488	Time Deposits - total
						<i>of which:</i>
1 435 202	1 458 842	1 496 529	1 526 700	1 571 956	1 662 744	In KZT
588 766	611 838	645 622	679 462	715 653	765 661	Short-term
846 435	847 004	850 908	847 238	856 303	897 082	Long-term
1 230 170	1 239 507	1 244 928	1 248 555	1 250 209	1 264 836	In CFC
6 880	6 736	6 908	6 765	6 827	6 908	In OFC

**Deposits of Individuals* in Banks entering in System
of Collective Warranting as end of December, 2012*****

Mln. of KZT, end of period

	Halyk Bank of Kazakhstan	Kazkommerts Bank	BTA	ATFBank	Nurbank	Eurasian Bank	RBS Kazakhstan	Temir Bank
Deposits of Individuals - total	686 208	618 067	291 933	211 479	46 816	97 571	291	53 797
<i>of which:</i>								
In KZT	401 781	334 725	200 920	89 930	28 614	56 227	60	35 884
In CFC	284 276	283 223	90 287	121 527	18 178	41 210	231	17 620
In OFC	151	119	725	23	24	133	0	293
Demand Deposits**- total	149 826	76 488	42 955	27 884	5 941	13 573	277	6 532
<i>of which:</i>								
In KZT	143 772	64 260	39 883	21 930	5 530	6 760	60	5 903
In CFC	5 907	12 109	3 029	5 931	388	6 799	217	622
In OFC	148	119	43	23	23	15	0	7
Conditional Deposits - total	3	3 035	1	3	846	25	0	0
<i>of which:</i>								
In KZT	3	2 187	1	3	846	11	0	0
In CFC	0	848	0	0	0	15	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	536 378	538 544	248 977	183 591	40 028	83 972	14	47 265
<i>of which:</i>								
In KZT	258 006	268 278	161 036	67 996	22 238	49 457	0	29 982
Short-term	225 984	115 283	71 810	13 563	3 933	7 545	0	173
Long-term	32 022	152 995	89 227	54 433	18 304	41 911	0	29 809
In CFC	278 369	270 266	87 258	115 595	17 790	34 396	14	16 998
In OFC	4	0	682	0	0	119	0	286
Share of the Bank of total sum of Deposits	20,13	18,13	8,56	6,20	1,37	2,86	0,01	1,58

	Tsesnabank	HSBC Bank Kazakhstan	Alfa Bank	Delta Bank	Citibank Kazakhstan	Pozitiv Bank	Taib Bank	Zaman Bank
Deposits of Individuals - total	159 219	28 824	15 399	9 568	5 097	770	12	7 862
<i>of which:</i>								
In KZT	105 012	11 869	8 121	7 407	4 325	525	4	3 985
In CFC	54 145	16 956	7 076	2 161	773	245	8	3 878
In OFC	61	0	202	0	0	0	0	0
Demand Deposits**- total	10 682	15 713	3 441	903	5 097	588	8	3 983
<i>of which:</i>								
In KZT	9 921	9 765	2 050	869	4 325	461	4	3 983
In CFC	699	5 948	1 281	35	773	127	4	0
In OFC	61	0	109	0	0	0	0	0
Conditional Deposits - total	12 705	0	291	16	0	0	0	0
<i>of which:</i>								
In KZT	7 562	0	291	12	0	0	0	0
In CFC	5 143	0	0	3	0	0	0	0
In OFC	0	0	0	0	0	0	0	0
Time Deposits - total	135 832	13 112	11 668	8 648	0	182	4	3 879
<i>of which:</i>								
In KZT	87 529	2 104	5 780	6 526	0	64	0	1
Short-term	562	1 862	1 886	3 601	0	52	0	0
Long-term	86 967	242	3 895	2 925	0	12	0	1
In CFC	48 303	11 008	5 794	2 123	0	118	4	3 878
In OFC	0	0	93	0	0	0	0	0
Share of the Bank of total sum of Deposits	4,67	0,85	0,45	0,28	0,15	0,02	0,00	0,23

*) including Accounts of Nonresidents

***) including Current Accounts

****) without final turnovers

**Deposits of Individuals* in Banks entering in System
of Collective Warranting as end of December, 2012*****

Mln. of KZT, end of period

Senim Bank	Savings Bank of Russia	Kaspi Bank	Hoym Credit Bank	Kazinvest bank	KazInKom Bank	Dana bank	
4 812	117 467	319 382	2 404	10 534	16 454	511	Deposits of Individuals - total
							<i>of which:</i>
4 281	64 279	196 738	2 165	4 356	5 999	321	In KZT
528	48 141	122 617	238	6 174	10 455	189	In CFC
3	5 047	27	0	3	0	1	In OFC
63	18 207	11 406	149	704	359	147	Demand Deposits** - total
							<i>of which:</i>
46	14 177	10 066	57	487	324	94	In KZT
15	3 620	1 313	91	217	35	52	In CFC
2	410	27	0	0	0	1	In OFC
0	14	1	0	0	0	0	Conditional Deposits - total
							<i>of which:</i>
0	13	1	0	0	0	0	In KZT
0	1	0	0	0	0	0	In CFC
0	0	0	0	0	0	0	In OFC
4 749	99 245	307 975	2 255	9 830	16 095	364	Time Deposits - total
							<i>of which:</i>
4 235	50 089	186 671	2 108	3 870	5 675	227	In KZT
205	13 542	141 535	50	3 093	3 040	10	Short-term
4 030	36 547	45 136	2 057	776	2 635	217	Long-term
513	44 520	121 304	147	5 957	10 420	137	In CFC
1	4 636	0	0	3	0	0	In OFC
0,14	3,45	9,37	0,07	0,31	0,48	0,01	Share of the Bank of total sum of Deposits

Bank Center Credit	Alliance Bank	Bank of China	Housing Construction Savings Bank	Kazakhstan Ziraat International Bank	AsiaCredit Bank		
391 869	156 469		3 822	131 230	1 731	3 022	Deposits of Individuals - total
							<i>of which:</i>
237 491	117 954		2 834	131 230	433	2 684	In KZT
154 074	37 809		941	0	1 298	338	In CFC
305	705		46	0	0	0	In OFC
42 112	11 474		1 693	1 382	1 656	581	Demand Deposits** - total
							<i>of which:</i>
37 139	10 592		1 076	1 382	420	491	In KZT
4 858	868		590	0	1 236	91	In CFC
115	15		28	0	0	0	In OFC
607	1		4	0	4	1	Conditional Deposits - total
							<i>of which:</i>
607	1		1	0	1	0	In KZT
0	0		3	0	3	1	In CFC
0	0		0	0	0	0	In OFC
349 150	144 993		2 125	129 848	71	2 440	Time Deposits - total
							<i>of which:</i>
199 745	107 361		1 758	129 848	11	2 194	In KZT
67 042	83 238		1 754	0	11	2 137	Short-term
132 702	24 123		4	129 848	0	56	Long-term
149 216	36 941		349	0	59	247	In CFC
189	691		19	0	0	0	In OFC
11,49	4,59		0,11	3,85	0,05	0,09	Share of the Bank of total sum of Deposits

Government Securities Market

Government Securities Primary Auctions

Mln. of KZT, at the period

	Discounted Government Securities					Coupon Government Securities (CGS)													
	NBK Notes	MEKKAM-				MEOKAM-				MEYKAM-									
		3	6	9	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
	Volume of Sale:																		
2007	4 252 056	28 998	19 548	10 187	26 012	-	600	421	-	-	2 675	500	-	3 760	-	-	-	-	-
2008	2 946 490	15 431	31 380	41 965	98 009	65477	50191	2633	9740	22 259	11 500	-	-	-	-	-	-	-	-
2009	1 446 546	-	50 392	18 794	77 185	42 725	109 500	39 996	22 523	3 720	30 480	41 420	33 993	49 672	4 250	-	7 070	-	17 283
2010	3 298 762	-	12 903	14 814	124 272	18 000	39 768	45 228	60 333	37 388	22 325	24 000	28 240	47 000	14 000	10 813	13 000	-	13 383
2011	2 967 800	-	-	-	95423	36667	19833	20097	57867	18193	27763	-	26241	29830	39558	34067	33796	31667	31600
2012	857234,4	-	-	12769	68047	20298	48185	36368	126888	36506	56586	12267	51698	62882	24179	-	6417	-	67405
I	345545	-	-	-	10817	-	18245	-	13333	-	6564	12267	8600	31123	-	-	-	-	33869
II	241658	-	-	-	33025	10136	13175	-	16523	16383	-	-	29432	19387	21651	-	-	-	-
III	198824	-	-	-	16406	-	5010	9783	42054	7797	12850	-	2080	2050	2529	-	-	-	27091
IV	71207	-	-	12769	7800	10162	11754	18819	54978	12326	37172	-	11585	10322	-	-	6417	-	6444
Jan	69 777	-	-	-	9 835	-	10 000	-	-	-	-	-	8 600	16 123	-	-	-	-	-
Feb	96 048	-	-	-	982	-	-	7 765	-	-	6 564	12 267	-	-	-	-	-	-	13 869
Mar	179 720	-	-	-	-	-	8 245	-	13 333	-	-	-	-	15 000	-	-	-	-	20 000
Apr	102 191	-	-	-	19 947	10 136	-	-	-	-	-	-	-	-	-	-	-	-	-
May	75 693	-	-	-	13 077	-	13 175	-	-	-	-	-	29 432	-	21 651	-	-	-	-
Jun	63 774	-	-	-	-	-	-	-	16 523	16 383	-	-	-	19 387	-	-	-	-	-
Jul	119 186	-	-	-	9 800	-	-	-	14 145	-	-	-	-	-	-	-	-	-	16 651
Aug	52 991	-	-	-	6 606	-	-	9 783	-	-	-	-	2 080	-	2 529	-	-	-	9 340
Sep	26 648	-	-	-	-	-	5 010	-	27 909	-	12 880	-	-	2 050	-	-	-	-	5 100
Oct	10 971	-	-	-	7 800	-	-	3 000	27 300	5 758	23 950	-	-	6 002	-	-	-	-	4 830
Nov	12 378	-	-	9 817	-	7 613	4 579	3 550	10 336	4 454	-	-	11 585	2 296	-	-	6 417	-	1 614
Dec	47 858	-	-	2 952	-	2 549	7 175	12 269	17 342	2 113	13 222	-	-	2 024	-	-	-	-	-
	Effective Annual Yield*, %																		
2007	5,46	7,21	8,64	6,00	9,29	-	3,38	6,35	-	-	7,93	10,00	-	-	-	-	-	-	-
2008	6,36	7,18	7,02	7,34	7,68	8,34	8,70	8,73	8,93	8,75	9,27	-	-	-	-	-	-	-	-
2009	3,24	-	3,91	4,78	4,66	6,75	6,77	6,42	6,76	8,20	8,26	6,56	6,37	7,57	7,00	-	6,80	-	7,81
2010	1,38	-	1,49	1,69	2,15	2,52	3,63	4,46	4,91	5,68	5,86	5,82	5,98	6,30	5,96	5,50	6,50	-	5,60
2011	1,21	-	-	-	1,63	2,11	3,12	3,33	3,35	3,70	3,94	-	5,00	3,76	5,26	5,12	5,09	5,07	5,18
2012	1,46	-	-	2,50	2,08	2,54	3,80	3,87	4,87	4,90	5,83	5,30	3,82	5,39	5,00	-	6,60	-	5,50
I	1,48	-	-	-	2,02	-	3,52	3,84	4,24	-	4,50	5,30	5,00	5,31	-	-	-	-	5,49
II	1,46	-	-	-	2,01	2,01	3,53	-	4,24	4,53	-	-	4,90	5,00	5,00	-	-	-	-
III	1,14	-	-	-	2,03	-	4,40	4,04	4,49	4,54	6,09	-	5,00	5,30	5,00	-	-	-	5,27
IV	1,50	-	-	2,50	2,60	3,07	4,27	5,37	5,51	5,63	6,01	-	-	6,41	-	-	6,60	-	6,53
Jan	1,39	-	-	-	2,02	-	3,53	-	-	-	-	-	5,00	5,32	-	-	-	-	-
Feb	1,38	-	-	-	2,04	-	-	3,84	-	-	4,50	5,30	-	-	-	-	-	-	5,50
Mar	1,55	-	-	-	-	-	3,50	-	4,24	-	-	-	-	5,30	-	-	-	-	5,49
Apr	1,33	-	-	-	1,93	2,01	-	-	-	-	-	-	-	-	-	-	-	-	-
May	1,51	-	-	-	2,13	-	3,53	-	-	-	-	-	4,90	-	5,00	-	-	-	-
Jun	1,56	-	-	-	-	-	-	-	4,24	4,53	-	-	-	5,00	-	-	-	-	-
Jul	1,41	-	-	-	2,04	-	-	-	4,24	-	-	-	-	-	-	-	-	-	5,20
Aug	1,22	-	-	-	2,02	-	-	3,94	-	-	-	-	5,00	-	5,00	-	-	-	5,30
Sep	1,61	-	-	-	-	-	4,40	-	4,62	-	6,00	-	-	5,30	-	-	-	-	5,49
Oct	1,05	-	-	-	2,60	-	-	5,37	5,58	5,50	6,01	-	-	6,35	-	-	-	-	6,50
Nov	1,05	-	-	2,50	-	3,02	4,06	5,37	5,19	-	-	-	-	6,60	-	-	6,62	-	6,60
Dec	1,61	-	-	2,52	-	3,23	4,40	5,37	5,58	5,75	6,00	-	-	6,35	-	-	-	-	-
	Discounted Price, Weighted Average %																		
2007	98,29	98,29	95,83	93,74	91,52	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008	98,36	98,29	96,67	94,88	93,14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009	99,28	-	97,55	96,05	95,11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010	99,49	-	99,26	98,76	97,59	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	99,48	-	-	-	98,32	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	99,18	-	-	98,22	98,05	-	-	-	-	-	-	-	-	-	-	-	-	-	-
I	99,13	-	-	-	98,03	-	-	-	-	-	-	-	-	-	-	-	-	-	-
II	99,21	-	-	-	98,09	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III	99,27	-	-	-	98,24	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IV	99,15	-	-	98,22	97,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan	99,28	-	-	-	98,02	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb	99,29	-	-	-	98,15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar	99,01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr	99,36	-	-	-	98,10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May	99,14	-	-	-	98,08	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun	99,12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul	99,26	-	-	-	98,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug	99,55	-	-	-	98,60	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep	98,95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct	99,74	-	-	-	97,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov	99,74	-	-	98,17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec	99,01	-	-	98,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*) on Compound Interest Rates

Government Securities Market
Government Securities Primary Auctions

Mln. of KZT, at the period

Coupon Government Securities (CGS)																					
MEYKAM-		MUIKAM-		MEUZHKAM-														MAOKAM			
192	240	72	84	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	24	36	
Volume of Sale:																					
-	-	24 504	-	24 100	-	15 000	-	6 326	-	-	-	-	-	700	-	-	-	-	-	-	2007
-	-	16 405	12 000	-	-	8 600	26 000	28 000	-	-	-	8 500	12 000	-	-	-	-	-	-	-	2008
-	-	-	-	-	-	-	-	1 000	-	-	10 000	5 667	15 677	32 000	27 000	24 000	32 100	-	73	9 598	2009
-	-	-	-	-	-	-	17 000	-	-	5 000	13 000	15 000	15 000	9 450	29 000	18 000	13 000	-	-	-	2010
15333	-	-	-	15 000	16 000	15 000	10 000	15 000	5 000	4 000	-	-	-	14 000	-	12 000	25 000	25 000	-	-	2011
20403	20826	-	-	-	-	20 000	-	-	65 672	60 000	-	-	-	-	-	25 000	55 233	-	-	-	2012
-	-	-	-	-	-	-	-	-	13 172	-	-	-	15 000	-	-	20 000	-	-	-	-	I
10 000	18 863	-	-	-	-	-	-	-	-	-	20 000	-	-	-	10 000	25 000	-	-	-	-	II
10 403	-	-	-	-	-	-	-	-	-	-	-	30 000	-	-	-	-	55 233	-	-	-	III
-	1 963	-	-	-	-	20 000	-	-	52 500	60 000	-	-	49 210	-	21 505	-	-	-	-	-	IV
-	-	-	-	-	-	-	-	-	13 172	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	-	Feb
-	-	-	-	-	-	-	-	-	-	-	-	15 000	-	-	-	-	-	-	-	-	Mar
10 000	15 000	-	-	-	-	-	-	-	-	-	20 000	-	-	-	-	-	-	-	-	-	Apr
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 000	-	-	-	-	May
-	3 863	-	-	-	-	-	-	-	-	-	-	-	-	-	10 000	-	-	-	-	-	Jun
4 103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25 233	-	-	-	Jul
-	-	-	-	-	-	-	-	-	-	-	-	30 000	-	-	-	-	-	-	-	-	Aug
6 300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30 000	-	-	-	Sep
-	560	-	-	-	-	20 000	-	-	-	60 000	-	-	-	-	-	-	-	-	-	-	Oct
-	-	-	-	-	-	-	-	-	52 500	-	-	-	49 210	-	-	-	-	-	-	-	Nov
-	1 403	-	-	-	-	-	-	-	-	-	-	-	-	-	21 505	-	-	-	-	-	Dec
Effective Annual Yield*, %																					
-	-	8,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2007
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2008
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,43	7,64	2009
-	-	-	-	-	-	-	0,01	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	2010
5,30	5,30	-	-	0,01	0,01	0,01	0,01	0,01	0,01	0,01	-	-	-	0,01	-	0,01	0,10	0,01	-	-	2011
5,15	5,54	-	-	-	-	0,01	-	-	0,01	-	0,01	0,01	-	-	0,01	0,01	0,01	-	-	-	2012
-	-	-	-	-	-	-	-	-	0,01	-	-	0,01	-	-	-	0,01	-	-	-	-	I
5,00	5,43	-	-	-	-	-	-	-	-	-	0,01	-	-	-	0,01	0,01	-	-	-	-	II
5,30	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	0,01	-	-	-	III
-	6,64	-	-	-	-	0,01	-	-	0,01	0,01	-	-	0,01	-	0,01	-	-	-	-	-	IV
-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	-	Jan
-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	0,01	-	-	-	-	-	Feb
5,00	5,50	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	-	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	Apr
-	5,15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	May
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	Jun
5,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	Jul
-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	-	Aug
5,50	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	-	-	Sep
-	6,50	-	-	-	-	0,01	-	-	-	0,01	-	-	-	-	-	-	-	-	-	-	Oct
-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	0,01	-	-	-	-	-	-	Nov
-	6,70	-	-	-	-	-	-	-	-	-	-	-	-	-	0,01	-	-	-	-	-	Dec

Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes	MEKKAM-				MEIKAM-84	MUIKAM-		MEOKAM-								
			3	6	9	12		72	84	24	36	48	60	72	84	96	108	120
Volume, mln. of KZT																		
2007	23084802	17361158	231457	30135	1855	79928	802	38451	-	-	765653	1510490	874419	1016111	512796	372	59759	138901
2008	21610123	11680108	20516	166663	115520	1992529	88	339306	88960	868739	1202926	1032364	1129369	1356410	414118	2783	21752	205980
2009	19084557	7043486	-	663492	418812	1540775	-	223755	315259	1989968	873243	1008395	848437	1500650	406548	2669	115801	75757
2010	24177559	19851095	32035	249876	10203	336784	-	42325	16009	98454	431091	479408	324110	31831	176666	215	11361	33169
2011	24965126	18722504	-	8543	3120	583491	-	115993	83062	151747	618781	966467	447814	-	102152	-	4775	60230
I	4794567	3079865	-	8543	2200	171309	-	18682	1942	20459	247416	264845	100323	-	34842	-	510	13315
II	6687250	5115665	-	-	920	147584	-	25747	7448	49450	165815	234178	118430	-	33144	-	2941	17734
III	7745184	6196878	-	-	-	135273	-	31561	45151	34951	138030	255339	122539	-	30366	-	1134	17641
IV	5738125	4330096	-	-	-	129325	-	40003	28521	46887	67520	212105	106521	-	3800	-	190	11539
Jan	1548178	1034573	-	8543	-	53486	-	8211	-	9908	99001	67401	43420	-	4800	-	510	3382
Feb	1757540	1087322	-	-	-	46003	-	8856	1750	2621	95810	102369	40958	-	28583	-	-	4767
Mar	1488850	957970	-	-	2200	71820	-	1615	192	7930	52606	95075	15945	-	1459	-	-	5166
Apr	2198895	1706817	-	-	920	63961	-	11712	448	10292	44915	72376	46179	-	2359	-	-	6791
May	2162531	1571750	-	-	-	36152	-	8824	2000	20909	62333	82948	45607	-	17475	-	905	7142
Jun	2325823	1837098	-	-	-	47471	-	5211	5000	18249	58567	78854	26643	-	13309	-	2036	3801
Jul	2288181	1868057	-	-	-	43163	-	7263	8000	12444	43751	79519	24816	-	7435	-	692	6211
Aug	3005026	2386187	-	-	-	54805	-	10857	23398	15536	60523	82298	53544	-	15846	-	190	5165
Sep	2451977	1942634	-	-	-	37305	-	13441	13753	6971	33756	93522	44179	-	7085	-	252	6265
Oct	2263013	1772208	-	-	-	56260	-	11889	10040	22415	19816	88266	32320	-	3800	-	-	5333
Nov	1903500	1453053	-	-	-	36132	-	14006	9520	13244	22984	60474	32837	-	-	-	-	3454
Dec	1571611	1104834	-	-	-	36933	-	14107	8960	11228	24720	63366	41364	-	-	-	190	2752
2012	22821760	12228122	-	-	46276	950050	-	159055	194344	121612	996406	1168677	927245	-	-	-	2177	62455
I	5420418	3901904	-	-	-	155449	-	49838	36441	49205	103518	168020	129287	-	-	-	2177	3264
II	5427417	2944531	-	-	-	257430	-	26781	32991	16849	248877	286739	146290	-	-	-	-	11506
III	5800224	2858549	-	-	-	192725	-	38802	57960	35603	306104	286243	308354	-	-	-	-	21489
IV	6173702	2523137	-	-	46276	344446	-	43634	66952	19954	337906	427675	343313	-	-	-	-	26196
Jan	1840420	1497219	-	-	-	34222	-	9912	12000	8555	29279	50022	37769	-	-	-	1165	670
Feb	2169339	1495227	-	-	-	82490	-	19500	12440	25881	54548	53214	47131	-	-	-	1012	1650
Mar	1410659	909459	-	-	-	38736	-	20426	12000	14769	19691	64784	44387	-	-	-	-	944
Apr	1390251	778267	-	-	-	75644	-	3400	11440	-	35137	65903	25425	-	-	-	-	6646
May	2029387	1194594	-	-	-	105771	-	5700	10040	8039	69450	86232	55872	-	-	-	-	2200
Jun	2007778	971670	-	-	-	76015	-	17680	11511	8810	144290	134604	64993	-	-	-	-	2660
Jul	2041832	1024077	-	-	-	61005	-	13800	17321	13016	127442	143474	91783	-	-	-	-	6984
Aug	1908952	926161	-	-	-	75891	-	13001	13177	19252	101420	73531	94573	-	-	-	-	6921
Sep	1849439	908312	-	-	-	55829	-	12001	27462	3355	77241	69238	121999	-	-	-	-	7584
Oct	1894658	921203	-	-	-	83251	-	11000	22578	2879	81763	82165	77068	-	-	-	-	6158
Nov	2363624	980524	-	-	21078	171048	-	17320	20060	9661	141005	177492	146854	-	-	-	-	7301
Dec	1915420	621410	-	-	25198	90147	-	15313	24314	7414	115139	168019	119392	-	-	-	-	12737

Source: Closed Share Society "Central Depository of Securities"

Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:								
		NBK Notes		Government Securities						
				Total	MEKKAM		MEOKAM		MEUKAM	
	Sale	Sale*	%**	Sale	Sale*	%**	Sale	%**	Sale	%**
2007	743 424	228 937	6,02	511 095	55 747	9,10	242 162	5,47	50 259	5,21
2008	1 128 338	312 272	6,53	816 066	174 055	6,91	283 775	6,31	84 018	6,78
2009	1 761 527	473 292	2,40	1 288 235	146 371	4,50	437 047	6,84	273 573	7,13
2010	2 569 002	899 542	1,35	1 669 460	151 989	2,08	468 111	5,98	483 722	6,60
2011	2 590 035	509 805	1,46	2 080 229	95 423	1,63	492 186	5,00	771 446	5,84
2012										
Jan	2 662 110	541 400	1,46	2 120 710	100 834	1,66	498 447	4,95	787 071	5,83
Feb	2 743 889	576 544	1,47	2 167 345	87 057	1,67	506 212	4,94	819 771	5,81
Mar	2 745 137	535 980	1,57	2 209 157	72 289	1,69	512 791	4,81	854 771	5,79
Apr	2 835 701	598 540	1,56	2 237 161	77 476	1,77	491 480	4,75	888 371	5,76
May	2 886 828	548 326	1,57	2 338 502	90 554	1,82	494 170	4,68	939 454	5,72
Jun	2 826 021	449 496	1,59	2 376 525	75 800	1,85	497 226	4,60	979 087	5,69
Jul	2 884 436	462 737	1,60	2 421 699	72 805	1,92	499 371	4,56	999 841	5,67
Aug	2 905 572	448 399	1,59	2 457 172	79 411	1,93	480 520	4,50	1 017 587	5,66
Sep	2 961 327	414 916	1,60	2 546 410	79 411	1,93	513 439	4,51	1 043 887	5,66
Oct	3 022 761	325 691	1,65	2 697 071	79 993	2,02	542 359	4,55	1 084 987	5,70
Nov	3 112 600	263 042	1,68	2 849 559	89 810	2,06	566 617	4,54	1 111 354	5,71
Dec	3 091 265	186 098	1,68	2 905 167	80 817	2,14	590 952	4,58	1 130 117	5,72

*) On Discounted Price

**) Effective Annual Yield

Note: Government and NBK Securities in National Currency

Source of Municipal Government Securities data: Closed Share Society "Central Depository of Securities"

Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:									
Government Securities								Municipal Government Securities	
MEIKAM		MUIKAM		MEUZHKAM		MAOKAM		Indexed Coupon	
Sale	%**	Sale	%**	Sale	%**	Sale	%**	Sale	
215	4,16	24 504	8,42	138 209	-	-	-	3 393	2007
-	-	52 909	14,28	221 309	-	-	-	-	2008
-	-	52 909	14,28	368 752	-	9 582	7,71	-	2009
-	-	52 909	14,28	503 202	0	9 527	8	-	2010
-	-	52 909	14,28	658 752	0	9 513	8	-	2011
-	-	52 909	14,28	671 925	0,00	9 523	7,64	-	2012
-	-	52 909	14,28	691 925	0,00	9 470	7,64	-	Jan
-	-	52 909	14,28	706 925	0,00	9 472	7,64	-	Feb
-	-	52 909	14,28	726 925	0,00	-	-	-	Mar
-	-	52 909	14,28	751 925	0,00	9 491	7,64	-	Apr
-	-	52 909	14,28	761 925	0,00	9 578	7,64	-	May
-	-	52 909	14,28	787 158	0,00	9 616	7,64	-	Jun
-	-	52 909	14,28	817 158	0,00	9 588	7,64	-	Jul
-	-	52 909	14,28	847 158	0,00	9 606	7,64	-	Aug
-	-	52 909	14,28	927 158	0,00	9 665	7,64	-	Sep
-	-	52 909	14,28	1 028 868	0,00	-	-	-	Oct
-	-	52 909	14,29	1 050 373	0,00	-	-	-	Nov
-	-	52 909	14,29	1 050 373	0,00	-	-	-	Dec

United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
2009	147,50	148,36	147,51	148,46	22,91
2010	147,35	147,40	147,35	147,50	-0,65
2011	146,62	148,04	146,64	148,40	0,61
2012	149,11	150,29	149,08	150,74	1,58
2011					
I	146,42	145,70	146,36	145,70	-1,22
II	145,59	146,25	145,60	145,83	0,09
III	146,56	147,87	146,65	147,99	1,48
IV	147,91	148,04	147,94	148,40	0,28
Jan	147,05	146,83	146,99	146,87	-0,43
Feb	146,45	146,00	146,36	146,02	-0,58
Mar	145,76	145,70	145,74	145,70	-0,22
Apr	145,45	145,57	145,42	145,54	-0,11
May	145,56	145,34	145,53	145,43	-0,08
Jun	145,77	146,25	145,86	145,83	0,28
Jul	145,90	146,12	145,87	146,14	0,21
Aug	146,56	146,41	146,65	146,46	0,22
Sep	147,21	147,87	147,43	147,99	1,04
Oct	147,99	147,54	148,04	147,77	-0,15
Nov	147,85	147,72	147,79	147,69	-0,05
Dec	147,90	148,04	148,00	148,40	0,48
2012					
I	148,14	147,65	148,08	147,77	-0,42
II	148,18	149,17	148,17	149,42	1,12
III	149,68	150,01	149,67	149,86	0,29
IV	150,44	150,29	150,41	150,74	0,59
Jan	148,38	148,60	148,39	148,56	0,11
Feb	148,26	147,65	148,11	147,74	-0,55
Mar	147,79	147,65	147,75	147,77	0,02
Apr	147,79	147,90	147,79	147,89	0,08
May	147,89	147,91	147,84	148,06	0,11
Jun	148,86	149,17	148,87	149,42	0,92
Jul	149,74	149,93	149,79	150,01	0,39
Aug	149,54	149,41	149,42	149,57	-0,29
Sep	149,77	150,01	149,79	149,86	0,19
Oct	150,39	150,66	150,43	150,77	0,61
Nov	150,52	150,52	150,45	150,52	-0,17
Dec	150,42	150,29	150,36	150,74	0,15

*) KASE

**) with Market rate at the end of the period

EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2009	205,68	212,84	206,95	214,13
2010	195,67	195,23	196,26	193,82
2011	204,11	191,36	204,05	191,80
2012	191,67	199,49	191,96	198,58
2011				
I	199,91	205,42	200,30	206,80
II	209,55	210,29	210,30	206,90
III	207,36	201,72	206,48	201,90
IV	199,63	191,36	199,12	191,80
Jan	196,55	201,20	197,45	198,95
Feb	199,78	201,52	200,00	198,95
Mar	203,41	205,42	203,43	206,80
Apr	209,95	216,07	212,65	213,19
May	208,94	207,60	208,08	209,40
Jun	209,77	210,29	210,17	206,90
Jul	208,50	209,92	208,85	208,85
Aug	210,18	212,25	209,50	209,50
Sep	203,39	201,72	201,08	201,90
Oct	202,49	209,17	201,58	204,20
Nov	201,02	196,79	203,99	204,45
Dec	195,38	191,36	191,80	191,80
2012				
I	194,12	196,64	193,82	195,85
II	190,22	185,48	190,78	187,00
III	187,23	193,00	184,89	193,65
IV	195,11	193,00	195,72	193,65
Jan	191,27	195,28	192,42	190,60
Feb	195,98	198,53	-	-
Mar	195,12	196,64	195,22	195,85
Apr	194,57	195,36	194,17	194,20
May	189,68	183,96	191,17	189,00
Jun	186,40	185,48	187,00	187,00
Jul	184,31	183,89	184,15	184,50
Aug	185,16	187,64	176,98	148,15
Sep	192,23	193,00	193,55	193,65
Oct	195,02	194,89	195,41	197,00
Nov	193,11	195,25	194,05	195,80
Dec	197,19	199,49	197,69	198,58

*) KASE

Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
2009	4,66	4,92	4,63	4,93
2010	4,85	4,84	4,86	4,85
2011	5,00	4,61	5,00	4,61
2012	4,80	4,94	4,80	4,96
2011				
I	5,00	5,10	5,01	5,11
II	5,20	5,22	5,20	5,24
III	5,05	4,64	5,04	4,62
IV	4,74	4,61	4,76	4,61
Jan	4,88	4,95	4,92	4,95
Feb	5,00	5,05	5,01	5,05
Mar	5,12	5,10	5,11	5,11
Apr	5,18	5,30	5,19	5,33
May	5,22	5,18	5,20	5,21
Jun	5,21	5,22	5,22	5,24
Jul	5,23	5,30	5,25	5,29
Aug	5,06	5,08	5,07	5,08
Sep	4,82	4,64	4,81	4,62
Oct	4,72	4,96	4,74	4,92
Nov	4,80	4,71	4,83	4,71
Dec	4,71	4,61	4,71	4,61
2012				
I	4,91	5,04	4,94	5,05
II	4,78	4,51	4,79	4,56
III	4,68	4,80	4,70	4,85
IV	4,85	4,94	4,78	4,96
Jan	4,73	4,89	4,77	4,91
Feb	4,96	5,10	4,96	5,08
Mar	5,04	5,04	5,08	5,05
Apr	5,01	5,02	5,02	5,04
May	4,81	4,54	4,80	4,50
Jun	4,53	4,51	4,54	4,56
Jul	4,60	4,66	4,63	4,66
Aug	4,68	4,64	4,68	4,60
Sep	4,75	4,80	4,79	4,85
Oct	4,84	4,79	4,66	4,82
Nov	4,80	4,86	4,79	4,88
Dec	4,80	4,94	4,80	4,96

*) KASE

Official Foreign Exchange Rate*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK
2009	40,16	116,96	129,92	136,20	21,59	27,63
2010	40,12	135,46	143,08	141,61	21,77	26,28
2011	39,92	151,32	148,37	165,79	22,69	27,40
2012	40,60	154,42	149,23	159,06	23,64	25,76
2012						
I	40,34	156,40	147,94	160,74	23,48	26,12
II	40,35	149,59	146,75	158,35	23,41	25,59
III	40,75	155,42	150,32	155,61	23,57	25,16
IV	40,27	149,60	144,58	162,34	23,26	26,84
Jan	40,40	154,13	146,35	157,99	23,49	25,73
Feb	40,37	158,96	148,65	162,41	23,53	26,37
Mar	40,24	156,12	148,82	161,81	23,41	26,25
Apr	40,24	152,78	148,71	161,88	23,44	26,16
May	40,27	147,83	146,74	157,93	23,39	25,52
Jun	40,53	148,15	144,79	155,25	23,39	25,09
Jul	40,77	153,90	147,49	153,51	23,51	24,79
Aug	40,71	156,84	150,51	154,20	23,51	24,88
Sep	40,78	155,52	152,96	159,11	23,68	25,80
Oct	40,95	154,88	152,73	161,23	24,00	26,16
Nov	40,98	156,61	150,99	160,25	24,15	25,90
Dec	40,96	157,30	151,98	163,14	24,13	26,44

	SAR	XDR	SEK	SGD	TRY****	TJS
2009	39,33	227,47	19,42	101,60	95,24	--
2010	39,29	224,86	20,51	108,20	98,03	--
2011	39,10	231,45	22,62	116,71	87,85	31,42
2012	39,76	228,35	22,03	119,37	82,89	31,33
2012						
I	39,50	228,35	21,95	117,20	82,57	31,13
II	39,51	226,74	21,35	117,23	82,10	31,14
III	39,92	227,19	22,18	120,01	83,03	31,45
IV	40,12	231,12	22,65	123,04	83,86	31,61
Jan	39,57	227,61	21,64	115,86	80,47	31,18
Feb	39,53	229,57	22,22	118,25	84,36	31,16
Mar	39,41	227,88	21,99	117,49	82,87	31,05
Apr	39,41	228,01	21,98	118,01	82,69	31,06
May	39,44	226,67	21,09	117,32	81,96	31,08
Jun	39,69	225,54	20,99	116,37	81,66	31,28
Jul	39,93	225,65	21,52	118,67	82,63	31,47
Aug	39,88	225,98	22,37	119,87	83,39	31,42
Sep	39,94	229,95	22,64	121,48	83,06	31,47
Oct	40,10	231,71	22,69	122,85	83,46	31,60
Nov	40,14	230,18	22,45	123,05	83,95	31,63
Dec	40,11	231,48	22,82	123,23	84,18	31,61

*) Weighted Average

**) per 10 Currency Units

***) per 100 Currency Units

****) per 1000 Currency Units

Official Foreign Exchange Rate*

KZT per 1 Currency

GBP	KRW***	JPY**	KWD	NOK	ZAR	PLN	HUF	
231,01	11,64	1,58	512,14	23,61	17,77	47,70	0,74	2009
227,86	12,76	1,68	514,06	24,43	20,19	49,05	0,71	2010
235,10	13,25	1,84	531,16	26,19	20,34	49,79	0,73	2011
236,23	13,24	1,87	532,75	25,65	18,22	45,86	0,66	2012
								2012
232,53	13,10	1,87	532,94	25,60	19,12	45,94	0,66	I
234,40	12,85	1,85	531,15	25,16	18,28	44,74	0,65	II
236,33	13,22	1,91	531,96	25,33	18,13	45,27	0,66	III
232,55	12,93	1,91	535,54	25,73	18,30	45,22	0,66	IV
229,81	12,97	1,93	532,83	24,92	18,50	43,72	0,62	Jan
234,15	13,20	1,90	534,61	25,90	19,36	46,83	0,68	Feb
233,62	13,13	1,79	531,38	25,99	19,51	47,28	0,67	Mar
236,30	13,01	1,81	531,78	25,71	18,90	46,62	0,66	Apr
235,68	12,78	1,85	530,39	25,05	18,22	44,29	0,65	May
231,21	12,77	1,88	531,29	24,73	17,73	43,30	0,63	Jun
233,31	13,11	1,90	532,49	24,72	18,17	43,97	0,64	Jul
234,74	13,22	1,90	530,39	25,26	18,14	45,35	0,67	Aug
240,95	13,32	1,92	533,01	26,02	18,09	46,49	0,68	Sep
241,90	13,58	1,91	535,59	26,36	17,47	47,52	0,69	Oct
240,36	13,84	1,86	534,39	26,31	17,14	46,73	0,68	Nov
242,68	13,98	1,80	534,88	26,79	17,42	48,18	0,69	Dec

KGS	LTL	LVL	MDL	UAH	UZS	BYR	CZK	
3,46	59,59	291,78	13,32	18,40	0,10	0,05	7,91	2009
3,23	56,69	276,35	11,96	18,55	0,09	0,05	7,75	2010
3,18	59,13	289,29	12,57	18,37	0,09	0,04	8,32	2011
3,17	55,53	275,14	12,37	18,46	0,08	0,02	7,63	2012
								2012
3,17	56,24	278,25	12,58	18,46	0,08	0,02	7,74	I
3,15	55,10	272,67	12,48	18,41	0,08	0,02	7,55	II
3,18	54,25	269,16	12,09	18,48	0,08	0,02	7,48	III
3,18	56,53	280,45	12,32	18,48	0,08	0,02	7,76	IV
3,18	55,41	273,97	12,62	18,49	0,08	0,02	7,49	Jan
3,17	56,77	280,82	12,57	18,48	0,08	0,02	7,83	Feb
3,17	56,53	279,96	12,54	18,42	0,08	0,02	7,91	Mar
3,16	56,36	278,44	12,59	18,41	0,08	0,02	7,86	Apr
3,14	54,95	271,87	12,50	18,38	0,08	0,02	7,52	May
3,15	54,00	267,71	12,34	18,43	0,08	0,02	7,28	Jun
3,17	53,40	264,96	12,14	18,53	0,08	0,02	7,25	Jul
3,18	53,65	266,18	12,02	18,46	0,08	0,02	7,40	Aug
3,19	55,70	276,35	12,12	18,45	0,08	0,02	7,78	Sep
3,20	56,50	280,37	12,32	18,46	0,08	0,02	7,82	Oct
3,18	55,95	277,61	12,24	18,43	0,08	0,02	7,62	Nov
3,17	57,13	283,38	12,40	18,56	0,08	0,02	7,83	Dec

Information on Financial Institutions

Banks Assets Classification*

Mln. of KZT, end of period

	09.12				10.12			
	Principal		Provision		Principal		Provision	
	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)
Total Assets and Conditional Liabilities	16 182 481	100,0	4 397 247	100,0	16 435 080	100,0	4 423 718	100,0
1. Standard	7 559 559	46,7	276	0,0	7 765 604	47,2	315	0,0
2. Doubtful	4 981 160	30,8	896 079	20,4	4 978 600	30,3	887 116	20,1
- 1 categories - under timely and complete payment of payments	1 570 756	31,5	60 623	6,8	1 566 536	31,5	60 370	6,8
- 2 categories - under delay or incomplete payment of payments	665 290	13,4	55 602	6,2	678 753	13,6	55 724	6,3
- 3 categories - under timely and complete payment of payments	1 312 415	26,3	244 412	27,3	1 322 640	26,6	243 066	27,4
- 4 categories - under delay or incomplete payment of payments	536 229	10,8	129 604	14,4	525 347	10,5	128 348	14,5
- 5 categories	896 470	18,0	405 837	45,3	885 324	17,8	399 607	45,0
3. Loss	3 641 761	22,5	3 500 893	79,6	3 690 875	22,5	3 536 287	79,9
Total Banks Loans**	11 195 477	100,0	4 008 522	100,0	11 346 614	100,0	4 040 730	100,0
1. Standard	3 055 873	26,5	274	0,0	3 156 414	27,8	314	0,0
2. Doubtful	4 872 270	43,9	881 633	22,0	4 869 785	42,9	874 262	21,6
- 1 categories - under timely and complete payment of payments	1 505 842	30,9	57 385	6,5	1 499 004	30,8	57 021	6,5
- 2 categories - under delay or incomplete payment of payments	652 989	13,5	53 306	6,0	666 425	13,7	53 870	6,2
- 3 categories - under timely and complete payment of payments	1 292 469	26,3	240 272	27,3	1 302 495	26,7	239 180	27,3
- 4 categories - under delay or incomplete payment of payments	534 053	11,0	129 082	14,6	521 903	10,7	127 487	14,6
- 5 categories	886 916	18,3	401 588	45,6	879 957	18,1	396 704	45,4
3. Loss	3 267 334	29,6	3 126 615	78,0	3 320 414	29,3	3 166 154	78,4
Conditional Liabilities	875 118	100,0	13 351	100,0	896 399	100,0	11 530	100,0
1. Standard	784 521	89,7	0	0,0	804 593	89,8	0	0,0
2. Doubtful	86 686	9,9	9 440	70,7	87 807	9,8	7 585	65,8
- 1 categories - under timely and complete payment of payments	58 392	67,4	2 920	30,9	60 307	68,7	2 959	39,0
- 2 categories - under delay or incomplete payment of payments	6 011	6,9	601	6,4	6 253	7,1	306	4,0
- 3 categories - under timely and complete payment of payments	15 757	18,2	3 151	33,4	16 474	18,8	2 660	35,1
- 4 categories - under delay or incomplete payment of payments	1 979	2,3	495	5,2	2 816	3,2	704	9,3
- 5 categories	4 547	5,2	2 273	24,1	1 957	2,2	957	12,6
3. Loss	3 910	0,4	3 910	29,3	3 999	0,4	3 945	34,2

*) Non-classified Assets have not been included

**) Including interbank credits

Information on Financial Institutions
Banks Assets Classification*

Mln. of KZT, end of period

11.12				12.12				
Principal		Provision		Principal		Provision		
Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	Volume	Share (%)	
16 446 794	100,0	4 422 985	100,0	16 569 037	100,0	4 392 881	100,0	Total Assets and Conditional Liabilities
7 719 270	46,9	336	0,0	7 738 386	46,7	367	0,0	1. Standard
5 034 405	30,6	878 543	19,9	5 166 249	31,2	878 117	20,0	2. Doubtful
1 638 468	32,5	63 886	7,3	1 664 194	32,2	64 924	7,4	- 1 categories - under timely and complete payment of payments
682 191	13,6	56 206	6,4	740 309	14,3	59 207	6,7	- 2 categories - under delay or incomplete payment of payments
1 321 440	26,2	240 539	27,4	1 385 099	26,8	250 801	28,6	- 3 categories - under timely and complete payment of payments
526 839	10,5	128 863	14,6	496 919	9,6	121 197	13,8	- 4 categories - under delay or incomplete payment of payments
865 468	17,2	389 050	44,3	879 729	17,0	381 989	43,5	- 5 categories
3 693 118	22,5	3 544 106	80,1	3 664 402	22,1	3 514 397	80,0	3. Loss
11 476 024	100,0	4 041 639	100,0	11 656 638	100,0	4 008 856	100,0	Total Banks Loans**
3 221 270	28,1	335	0,0	3 305 940	28,4	366	0,0	1. Standard
4 931 731	43,0	867 002	21,5	5 058 188	43,4	865 387	21,6	2. Doubtful
1 571 200	31,9	60 759	7,0	1 600 862	31,6	61 996	7,2	- 1 categories - under timely and complete payment of payments
671 218	13,6	54 168	6,2	729 798	14,4	57 217	6,6	- 2 categories - under delay or incomplete payment of payments
1 303 664	26,4	237 092	27,4	1 360 222	26,9	247 183	28,6	- 3 categories - under timely and complete payment of payments
524 278	10,6	128 230	14,8	494 064	9,8	120 492	13,9	- 4 categories - under delay or incomplete payment of payments
861 370	17,5	386 754	44,6	873 242	17,3	378 499	43,7	- 5 categories
3 323 023	28,9	3 174 302	78,5	3 292 510	28,2	3 143 103	78,4	3. Loss
933 670	100,0	11 293	100,0	923 682	100,0	12 202	100,0	Conditional Liabilities
845 491	90,6	0	0,0	830 752	89,9	0	0,0	1. Standard
83 176	8,9	6 310	55,9	88 283	9,6	7 574	62,1	2. Doubtful
61 039	73,4	2 788	44,2	56 704	64,2	2 571	34,0	- 1 categories - under timely and complete payment of payments
4 878	5,9	488	7,7	4 413	5,0	439	5,8	- 2 categories - under delay or incomplete payment of payments
14 672	17,6	2 364	37,5	21 656	24,5	2 424	32,0	- 3 categories - under timely and complete payment of payments
2 460	2,9	608	9,6	2 416	2,7	596	7,9	- 4 categories - under delay or incomplete payment of payments
126	0,2	62	1,0	3 094	3,5	1 544	20,4	- 5 categories
5 003	0,5	4 983	44,1	4 647	0,5	4 628	37,9	3. Loss

Variable Indicators of Bank Sector Stability

%, end of period

	12.07	12.08	12.09	06.11	09.11	12.11	01.12	02.12	03.12	04.12	05.12
Unattended loans (to total sum of loans)	1,48	4,35	30,58	20,54	22,24	21,76	21,97	21,94	22,37	22,47	29,29
Provisions on losses under loans											
- to total sum of loans	5,87	11,09	37,67	31,15	32,86	31,95	31,82	31,49	31,07	30,91	35,91
- to total sum of doubtful and hopeless loans	9,75	19,47	50,51	41,95	43,99	43,03	42,86	42,74	42,06	42,42	49,79
Factor of sufficiency of capital (K2) on banking system	14,20	14,90	-8,02	18,80	13,40	17,40	18,00	18,10	18,20	9,73	4,90
Factor of current liquidity* (K4) on banking system	1,43	3,14	0,98	1,02	1,02	0,93	0,96	0,97	0,87	0,86	0,93

*) Monthly Average

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan

Variable Indicators of Bank Sector Stability

%, end of period

06.12	07.12	08.12	09.12	10.12	11.12	12.12	
29,36	16,79	16,76	16,55	16,76	16,54	28,25	Unattended loans (to total sum of loans)
							Provisions on losses under loans
36,19	24,76	24,66	24,32	24,19	23,85	34,39	- to total sum of loans
49,79	36,30	36,14	34,34	36,13	35,73	48,01	- to total sum of doubtful and hopeless loans
4,30	17,50	17,70	17,70	17,70	17,50	18,10	Factor of sufficiency of capital (K2) on banking system
0,94	0,83	0,83	0,84	0,86	0,86	0,80	Factor of current liquidity* (K4) on banking system

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

	Total Banks				
		< 2000	from 2000 to 5000	from 5000 to 10000	from 10000 to 50000
2007	35	11	7	4	8
2008	33	9	9	5	8
2009	37	4	10	10	8
2010	39	2	7	15	7
2011	38	2	4	10	13
2012					
Jan	38	2	4	10	13
Feb	38	2	4	10	13
Mar	38	1	5	9	14
Apr	38	0	6	9	14
May	38	0	6	9	14
Jun	38	0	6	9	14
Jul	37	0	6	9	14
Aug	37	0	5	10	14
Sep	37	0	5	10	14
Oct	37	0	4	10	15
Nov	37	0	4	10	15
Dec	38	0	2	11	16

*) acting with reference data

Grouping of Banks* by Owned Capital

Mln. of KZT, end of period

Paid Authorized Capital in boundaries, mln.KZT:		Authorized Capital		Eguity Capital	
from 50000 to 150000	> 150000	Total, Mln. of KZT			
3	2	940 209		1 781 803	2007
4	2	1 017 684		1 953 867	2008
3	2	1 416 388		-915 972	2009
5	3	2 448 606		1 832 471	2010
5	4	2 564 269		1 961 366	2011
					2012
5	4	2 569 524		1 266 144	Jan
5	4	2 571 142		2 007 278	Feb
5	4	2 574 601		2 066 350	Mar
5	4	2 576 255		1 162 145	Apr
5	4	2 576 255		571 015	May
5	4	2 565 401		511 905	Jun
5	3	1 376 989		1 723 093	Jun
5	3	1 397 876		1 759 111	Aug
5	3	1 402 875		1 780 020	Sep
5	3	1 407 775		1 821 239	Oct
5	3	1 409 975		1 838 677	Nov
5	4	2 788 189		2 072 016	Dec

Accumulative Pension System

Pension Contributions and Accumulation

Mln. of KZT, end of period

	Amount of Investors (Person)	Pension Accumulations			Pension Contributions
		Volume	of which investment income:		
			Volume	Share in Pension Accumulations, %	
2008	9 613 112	1 420 509	306 983	21,61	272 539
2009	7 732 128	1 860 509	481 661	25,89	304 141
2010	7 989 782	2 258 199	571 367	25,30	332 928
2011	8 137 395	2 651 382	555 058	20,93	423 446
2012	8 422 512	3 183 219	667 363	20,97	503 058
2011	8 137 395	2 651 382	555 058	20,93	423 446
I	8 016 716	2 346 483	486 682	20,74	93 764
II	8 063 743	2 452 144	564 846	23,03	101 315
III	8 145 772	2 522 361	533 473	21,15	104 012
IV	8 137 395	2 651 382	555 058	20,93	124 355
Jan	7 986 822	2 275 749	568 979	25,00	29 180
Feb	7 998 310	2 300 209	568 662	24,72	32 358
Mar	8 016 716	2 346 483	486 682	20,74	32 226
Apr	8 023 415	2 386 291	557 144	23,35	32 416
May	8 035 057	2 418 984	561 594	23,22	33 990
Jun	8 063 743	2 452 144	564 846	23,03	34 909
Jul	8 084 510	2 501 971	576 082	23,03	29 409
Aug	8 117 097	2 520 022	562 128	22,31	36 914
Sep	8 145 772	2 522 361	533 473	21,15	37 689
Oct	8 169 242	2 582 586	563 560	21,82	35 891
Nov	8 191 541	2 606 848	555 902	21,32	40 676
Dec	8 137 395	2 651 382	555 058	20,93	47 788
2012					
I	8 239 531	2 777 904	596 957	21,49	113 940
II	8 288 263	2 887 874	604 768	20,94	125 711
III	8 360 641	3 036 202	647 574	21,33	126 284
IV	8 422 512	3 183 219	667 363	20,97	137 123
Jan	8 175 920	2 696 232	574 614	21,31	37 420
Feb	8 157 171	2 740 816	590 447	21,54	37 344
Mar	8 239 531	2 777 904	596 957	21,49	37 945
Apr	8 252 535	2 812 316	598 374	21,28	40 593
May	8 242 838	2 838 193	589 017	20,75	43 305
Jun	8 288 263	2 887 874	604 768	20,94	41 813
Jul	8 313 842	2 937 015	617 951	21,04	42 100
Aug	8 383 092	2 984 428	630 395	21,12	43 020
Sep	8 360 641	3 036 202	647 574	21,33	41 164
Oct	8 389 053	3 073 638	654 849	21,31	44 532
Nov	8 418 273	3 116 555	657 647	21,10	43 911
Dec	8 422 512	3 183 219	667 363	20,97	48 680

Pension Payments from Accumulative Pension Funds

Thousand of KZT

	Jan-Mar 2012		Jan-Jun 2012		Jan-Sep 2012
	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio
<i>Pension payments under the schedule:</i>					
Pension payments due to obligatory pension payments:	781 111	16 615 998	1 448 427	28 265 310	1 976 829
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	587	50 008	794	85 472	887
Sum	191 599	16 225 637	254 069	27 593 452	281 926
Other Persons					
<i>Quantity(Person)</i>	1 906	1 216	4 104	2 354	5 902
Sum	589 512	390 361	1 194 358	671 858	1 694 903
Pension Payments Due to Voluntary Pension Payments:	22 089	0	38 838	0	57 296
Under Achievement 55 years Age					
<i>Quantity(Person)</i>	392	0	733	0	1 020
Sum	17 728	0	32 494	0	47 639
Disablement payments					
<i>Quantity(Person)</i>	1	0	1	0	8
Sum	51	0	51	0	609
Other Persons					
<i>Quantity(Person)</i>	55	0	87	0	120
Sum	4 310	0	6 293	0	9 048
<i>Pension payments due to voluntary professional pension payments:</i>	<i>595</i>	<i>0</i>	<i>1 226</i>	<i>0</i>	<i>1 915</i>
Under Achievement of a Pension Age					
<i>Quantity(Person)</i>	16	0	34	0	49
Sum	595	0	1 226	0	1 915
<i>Lumpsum Pension Payments:</i>	<i>3 693 816</i>	<i>181 893</i>	<i>7 677 324</i>	<i>403 395</i>	<i>11 601 150</i>
Due to obligatory pension payments:	3 692 288	181 893	7 674 022	403 395	11 595 142
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	2 991	78	6 034	151	9 309
Sum	1 694 684	54 604	3 242 291	85 175	4 762 720
To Heirs					
<i>Quantity(Person)</i>	4 101	303	8 784	717	13 478
Sum	1 599 887	107 469	3 593 064	274 000	5 576 349
Other Lumpsum Payments					
<i>Quantity(Person)</i>	6 123	371	13 059	870	19 240
Sum	397 717	19 820	838 667	44 220	1 256 073
Due to Voluntary Pension Payments:	1 518	0	3 184	0	5 629
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	27	0	53	0	86
Sum	1 017	0	2 095	0	4 187
Other Lumpsum Payments					
<i>Quantity(Person)</i>	19	0	45	0	65
Sum	501	0	1 089	0	1 442
Due to Voluntary Professional Pension Payments:	10	0	118	0	379
In Connection with Departure Abroad					
<i>Quantity(Person)</i>	0	0	2	0	4
Sum	0	0	107	0	208
Other Lumpsum Payments					
<i>Quantity(Person)</i>	1	0	2	0	6
Sum	10	0	11	0	171
Pension Accumulation Transferred in the Insurance Organization:	4 953 961	310 874	12 999 368	788 575	20 047 509
Obligatory Pension Payments:	4 953 961	310 874	12 999 368	788 575	20 047 509
Under Achievement of a Pension Age (man - 63 years, women - 58 years)					
<i>Quantity(Person)</i>	710	24	1 504	43	2 319
Sum	842 878	116 887	1 988 185	233 902	3 083 382
Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension					
<i>Quantity(Person)</i>	2 467	47	6 064	113	9 408
Sum	4 111 083	193 987	11 011 183	554 673	16 964 127
Voluntary Pension Payments	0	0	0	0	0
<i>Quantity(Person)</i>	0	0	0	0	0
Sum	0	0	0	0	0
Total Pension Payments:	9 451 572	17 108 765	22 165 183	29 457 280	33 684 699

Source: Agency on Regulation and Supervision of the Financial Market and the Financial Organizations of the Republic of Kazakhstan.

Pension Payments from Accumulative Pension Funds

Thousand of KZT

Jan-Sep 2012	Jan-Nov 2012		Jan-Dec 2012		from the beginning of activity	
Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio	Moderate investment portfolio	Conservative investment portfolio		
37 884 795	2 279 516	44 560 962	2 376 579	47 160 717	172 688 561	Pension payments under the schedule:
114 059	926	133 183	953	140 226	901 356	Pension payments due to obligatory pension payments:
36 949 921	294 424	43 436 056	304 004	45 955 075	161 084 625	Under Achievement of a Pension Age
						Quantity(Person)
						Sum
						Other Persons
3 391	6 959	4 108	7 263	4 425	71 573	Quantity(Person)
934 874	1 985 092	1 124 906	2 072 575	1 205 642	11 603 936	Sum
0	75 478	29 493	82 349	0	536 343	Pension Payments Due to Voluntary Pension Payments:
						Under Achievement 55 years Age
0	1 225	9	1 332	0	9 333	Quantity(Person)
0	63 546	5 535	69 103	0	421 596	Sum
						Disablement payments
0	9	45	10	0	96	Quantity(Person)
0	640	21 408	698	0	3 041	Sum
						Other Persons
0	141	44	147	0	1 684	Quantity(Person)
0	11 292	2 550	12 548	0	111 706	Sum
0	2 133	0	2 247	0	10 919	Pension payments due to voluntary professional pension payments:
						Under Achievement of a Pension Age
0	56	0	60	0	448	Quantity(Person)
0	2 133	0	2 247	0	10 919	Sum
608 699	14 191 928	720 656	15 287 600	811 444	87 000 316	Lumpsum Pension Payments:
608 699	14 183 585	720 656	15 278 342	811 444	86 906 854	Due to obligatory pension payments:
						In Connection with Departure Abroad
240	10 858	277	11 398	304	262 047	Quantity(Person)
126 368	5 711 266	151 757	6 157 304	154 958	43 431 636	Sum
						To Heirs
1 116	16 564	1 321	17 805	1 462	169 325	Quantity(Person)
417 189	6 930 601	489 599	7 480 933	570 374	36 957 246	Sum
						Other Lumpsum Payments
1 271	23 495	1 524	24 846	1 662	182 868	Quantity(Person)
65 142	1 541 718	79 300	1 640 105	86 112	6 517 972	Sum
0	7 796	0	8 710	0	89 870	Due to Voluntary Pension Payments:
						In Connection with Departure Abroad
0	110	0	119	0	3 847	Quantity(Person)
0	5 952	0	6 352	0	66 507	Sum
						Other Lumpsum Payments
0	78	0	88	0	1 117	Quantity(Person)
0	1 844	0	2 358	0	23 363	Sum
0	547	0	548	0	3 592	Due to Voluntary Professional Pension Payments:
						In Connection with Departure Abroad
0	5	0	5	0	106	Quantity(Person)
0	223	0	223	0	1 621	Sum
						Other Lumpsum Payments
0	11	0	12	0	120	Quantity(Person)
0	324	0	325	0	1 971	Sum
1 247 480	27 159 751	1 849 218	28 330 737	1 853 246	62 762 043	Pension Accumulation Transferred in the Insurance Organization:
1 247 480	27 159 751	1 849 218	28 330 737	1 853 246	62 761 656	Obligatory Pension Payments:
						Under Achievement of a Pension Age (man - 63 years, women - 58 years)
104	3 015	110	3 264	112	7 817	Quantity(Person)
536 383	4 256 179	562 883	4 432 709	569 630	11 170 721	Sum
						Under Achievement 55 years Age and sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension
154	12 407	273	13 243	272	27 761	Quantity(Person)
711 097	22 903 572	1 286 335	23 898 028	1 283 616	51 590 935	Sum
0	0	0	0	0	387	Voluntary Pension Payments
0	0	0	0	0	1	Quantity(Person)
0	0	0	0	0	387	Sum
39 740 974	43 708 806	47 160 329	46 079 512	49 825 407	322 998 182	Total Pension Payments:

Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities						NBK Notes	Municipal Securities	Non-Government Securities of Foreign Emitters*	Foreign States Securities	International Financial Institutions Securities
	Short-term (MEKKAM)	Medium-term (MEOKAM)	Long-term (MEAKAM)	MEUZHKAM	MUIKAM	MAOKAM					
2008	1,16	3,13	0,13	17,70	2,02	-	5,96	0,00	10,10	1,61	0,00
2009	2,92	4,86	5,74	20,35	1,53	0,12	4,70	-	11,94	0,95	3,99
2010	1,52	2,85	9,80	22,25	1,31	0,05	6,24	0,25	8,23	1,39	1,93
2011	0,46	2,29	11,74	24,59	1,15	0,02	3,04	0,21	5,51	4,78	3,50
Jan	1,15	2,94	9,94	22,52	1,28	0,05	6,03	0,25	7,86	1,13	1,97
Feb	1,13	2,87	9,74	23,23	1,29	0,00	5,88	0,35	8,91	1,50	2,33
Mar	1,47	2,93	9,93	23,36	1,28	0,10	4,20	0,23	9,69	1,54	2,31
Apr	0,97	3,04	9,96	22,69	1,24	0,09	6,30	0,23	9,37	0,54	2,51
May	0,63	3,18	9,97	22,55	1,23	0,12	6,27	0,23	9,82	1,25	1,88
Jun	0,43	2,70	10,09	22,62	1,39	0,12	7,29	0,23	9,50	1,33	2,32
Jul	0,57	2,60	9,78	22,84	1,27	0,09	7,67	0,23	9,21	1,35	2,35
Aug	0,53	2,23	9,70	23,02	1,14	0,02	5,32	0,23	9,00	1,69	4,73
Sep	0,50	2,36	10,34	23,58	1,12	0,02	2,61	0,22	6,47	1,74	3,64
Oct	0,44	2,26	10,61	23,71	1,15	0,05	2,62	0,22	6,39	4,93	3,90
Nov	0,44	2,14	11,15	24,01	1,11	0,06	2,73	0,21	5,81	4,84	3,65
Dec	0,46	2,29	11,74	24,59	1,15	0,02	3,04	0,21	5,51	4,78	3,50
2012	0,13	2,19	13,10	31,83	0,90	0,00	1,21	0,17	5,04	2,09	2,29
Jan	0,55	2,07	11,59	24,63	1,16	0,05	5,25	0,21	5,62	4,92	3,63
Feb	0,50	2,25	12,56	24,71	1,12	0,02	5,78	0,21	5,67	4,28	2,32
Mar	0,43	2,39	13,44	24,82	1,13	0,02	6,40	0,20	5,31	3,51	1,44
Apr	0,35	2,16	13,09	25,17	1,11	0,02	7,30	0,20	5,42	3,61	1,29
May	0,54	2,52	13,76	25,92	1,02	0,02	6,33	0,20	5,01	2,92	1,95
Jun	0,06	3,79	14,07	25,88	1,03	0,05	6,01	0,19	5,35	2,90	2,20
Jul	0,03	2,40	14,20	26,09	0,99	0,02	6,36	0,19	4,84	2,98	1,98
Aug	0,19	2,79	13,98	26,63	0,98	0,03	5,35	0,19	4,51	3,67	1,95
Sep	0,11	2,48	13,57	27,19	0,93	0,07	4,85	0,18	4,81	3,69	2,02
Oct	0,15	2,17	13,18	28,95	0,98	0,02	2,78	0,18	5,29	2,94	2,08
Nov	0,16	2,16	12,39	31,67	0,94	0,00	2,42	0,18	5,24	2,37	2,05
Dec	0,13	2,19	13,10	31,83	0,90	0,00	1,21	0,17	5,04	2,09	2,29

* including a share of Foreign Investment Funds

Structure of Investment Portfolio of Accumulative Pension Funds

End of period
in % from a total sum of pension actives

Non-Government Securities of PK Organizations:			Affinated Gold	Financial Derivatives	Deposits in banks	Means at the Investment Account and Other Assets	
Shares	Bonds	of which: Hypothecary Bonds					
9,60	35,60	3,57	1,58	0,23	8,74	2,44	2008
10,57	25,90	1,99	0,00	0,34	4,95	1,14	2009
8,36	25,12	1,09	1,32	-0,03	7,80	1,61	2010
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	2011
8,21	24,55	0,98	1,26	-0,01	8,13	2,74	Jan
7,61	24,14	0,96	1,84	-0,01	7,57	1,62	Feb
7,38	23,24	0,93	2,28	0,00	7,69	2,37	Mar
7,24	23,57	0,87	3,09	0,00	7,37	1,79	Apr
6,99	23,31	0,87	3,27	-0,01	6,89	2,42	May
6,65	23,05	0,87	3,24	-0,02	7,05	2,01	Jun
6,38	23,40	0,85	2,85	-0,03	7,26	2,18	Jul
5,80	22,77	0,87	4,86	-0,04	7,32	1,68	Aug
6,00	23,05	0,88	4,58	-0,04	7,30	6,51	Sep
5,89	22,19	0,83	4,81	-0,03	7,58	3,28	Oct
5,64	22,02	0,84	5,06	-0,03	7,60	3,56	Nov
5,50	21,81	0,86	4,76	-0,04	6,67	4,01	Dec
5,34	20,08	0,75	3,59	0,00	10,19	1,85	2012
5,42	20,88	0,85	4,75	-0,03	7,55	1,75	Jan
5,31	20,72	0,83	4,34	-0,02	8,26	1,97	Feb
5,43	20,52	0,84	4,38	-0,02	8,40	2,20	Mar
5,20	20,80	1,08	4,44	-0,02	8,00	1,86	Apr
4,97	20,53	1,07	4,37	-0,01	7,74	2,21	May
4,65	20,35	1,02	3,80	0,00	8,17	1,50	Jun
4,77	21,26	1,00	3,95	0,00	8,36	1,58	Jul
4,77	21,29	1,41	3,28	0,00	8,32	2,07	Aug
4,74	21,11	0,91	3,80	0,00	9,04	1,41	Sep
4,55	21,46	1,10	3,60	0,00	9,40	2,27	Oct
4,41	21,05	0,91	3,57	0,00	9,97	1,42	Nov
5,34	20,08	0,75	3,59	0,00	10,19	1,85	Dec

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

	Authorized Capital	Additional Paid Capital	Reserve Capital	Capital
2008	35 497 214	28 092	5 064 401	47 726 486
2009	40 665 015	19 670	5 063 913	72 861 669
2010	44 157 335	101 695	8 262 879	84 199 043
2011	49 729 399	308 437	8 150 752	85 488 304
Jan	44 225 849	103 636	8 262 879	82 936 928
Feb	44 325 849	97 557	8 262 879	83 813 790
Mar	46 339 449	124 267	8 186 289	83 842 164
Apr	40 506 412	290 937	8 136 289	77 678 185
May	46 154 472	475 843	8 186 289	84 282 679
Jun	46 154 494	668 547	8 186 289	83 881 169
Jul	46 154 494	587 542	8 149 240	85 568 831
Aug	46 204 494	587 542	8 186 290	83 989 449
Sep	46 870 484	592 965	8 151 191	80 301 197
Oct	47 749 499	223 950	8 150 752	85 026 008
Nov	47 753 799	223 950	8 150 752	84 038 917
Dec	49 729 399	308 437	8 150 752	85 488 304
2012	53 168 337	292 715	8 100 607	101 271 031
Jan	49 210 835	315 434	8 150 752	89 499 415
Feb	49 808 835	322 393	8 150 752	90 460 737
Mar	50 966 840	225 678	8 100 751	90 197 478
Apr	51 166 840	232 549	8 100 751	91 015 582
May	51 366 840	239 555	8 100 751	88 203 515
Jun	51 366 840	246 592	8 100 751	89 327 652
Jul	51 668 340	253 886	8 100 607	90 715 913
Aug	51 668 340	26 144	8 100 607	93 481 234
Sep	51 668 340	269 088	8 100 607	96 205 267
Oct	51 668 340	276 796	8 100 607	95 739 811
Nov	51 668 340	284 616	8 100 607	94 525 295
Dec	53 168 337	292 715	8 100 607	101 271 031

Note: the data under incomes and charges are represented quarterly

Main Financial Parameters of Accumulative Pension Funds

Thousand of KZT, end of period

Liabilities	Assets	Incomes	Charges	
16 721 008	64 447 494	5 920 165	11 993 495	2008
12 327 766	85 189 435	55 463 702	24 541 215	2009
4 019 786	88 218 829	37 675 459	26 063 868	2010
8 113 191	93 601 495	31 989 736	24 580 175	2011
6 482 534	89 419 462	3 953 256	4 177 544	Jan
7 502 536	91 316 326	7 767 396	6 683 379	Feb
9 897 560	93 739 724	13 575 160	8 972 571	Mar
11 500 930	89 179 115	15 910 812	8 092 686	Apr
3 918 250	88 200 929	19 630 800	11 135 498	May
3 640 752	87 521 921	21 959 509	13 432 955	Jun
3 854 271	89 423 102	26 192 317	15 057 603	Jul
5 262 277	89 251 726	26 632 460	16 766 958	Aug
9 866 653	90 167 850	23 369 652	18 422 099	Sep
7 318 498	92 344 506	29 696 838	20 216 516	Oct
8 300 063	92 338 980	30 323 457	22 066 869	Nov
8 113 191	93 601 495	31 989 736	24 580 175	Dec
6 066 033	107 337 064	48 111 546	30 142 819	2012
5 923 853	95 423 268	5 603 398	2 055 309	Jan
9 967 198	100 427 935	9 434 150	3 785 082	Feb
9 753 254	99 950 732	18 201 194	8 942 654	Mar
6 233 829	97 249 411	16 687 190	9 822 775	Apr
9 662 821	97 866 336	18 040 069	13 755 769	May
9 436 070	98 763 722	22 074 672	15 939 907	Jun
8 944 235	99 660 148	26 147 311	18 344 456	Jul
8 137 197	101 618 431	31 142 024	20 307 905	Aug
8 349 896	104 555 163	36 429 222	22 309 446	Sep
8 362 735	104 102 546	39 684 766	25 172 001	Oct
9 850 978	104 376 273	42 755 116	27 894 608	Nov
6 066 033	107 337 064	48 111 546	30 142 819	Dec

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	2007	2008	2009	12.10	01.12	02.12	03.12	04.12
Number of Insurance Company, total	41	44	41	40	38	37	36	36
- life insurance	7	8	7	7	7	7	7	7
Cumulative Assets	223 556	268 823	297 252	343 234	403 590	409 039	411 644	414 418
Insurance Reserves	86 360	86 266	101 012	114 919	142 692	142 358	142 678	149 141
Cumulative Own Capital*	126 277	165 929	180 480	208 658	233 881	235 902	237 221	240 273
Insurance Premiums, total **	147 343	133 488	113 290	139 964	22 281	36 759	51 051	65 960
Compulsory insurance	19 668	29 989	30 509	35 437	2 923	5 333	7 774	11 804
Voluntary personal insurance	16 193	18 884	21 922	35 145	8 374	14 762	20 611	28 070
Voluntary property insurance	111 482	84 615	60 858	69 382	10 983	16 663	22 666	26 086
Claims Payments, total**	49 180	55 894	27 756	25 251	3 374	8 419	12 249	18 181
Compulsory insurance	5 484	9 053	7 792	9 334	1 093	2 364	3 313	4 681
Voluntary personal insurance	4 159	8 152	8 813	13 008	2 093	4 277	6 921	10 084
Voluntary property insurance	39 536	38 689	11 151	2 908	188	1 779	2 015	3 416
Premiums transferred to reinsurance**	61 681	60 375	55 880	59 856	4 300	11 126	16 210	19 264
<i>of which to nonresidents</i>	<i>49 355</i>	<i>5 876</i>	<i>48 668</i>	<i>53 058</i>	<i>2 824</i>	<i>9 361</i>	<i>13 315</i>	<i>15 181</i>

*) from balance sheet

***) by direct insurance, from the beginning of year

Insurance Market

Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

05.12	06.12	07.12	08.12	09.12	10.12	11.12	12.12	
36 7	36 7	36 7	35 7	35 7	35 7	35 7	35 7	Number of Insurance company, total - life insurance
417 126	423 654	425 505	434 855	435 932	427 267	427 722	442 648	Cumulative Assets
155 776	158 468	162 340	169 733	168 336	164 765	165 827	174 148	Insurance Reserves
237 954	241 350	238 966	242 017	242 393	240 854	240 396	239 727	Cumulative Own Capital*
83 045	99 545	116 947	138 420	155 314	172 491	191 257	211 513	Insurance Premiums, total**
15 215	19 462	23 216	31 722	35 335	39 708	43 615	48 680	Compulsory insurance
35 752	43 078	49 904	56 634	63 073	70 516	78 995	85 155	Voluntary personal insurance
32 078	37 005	43 828	50 064	56 906	62 267	68 647	77 679	Voluntary property insurance
23 692	29 081	34 358	39 493	46 109	56 413	64 233	68 051	Claims Payments, total**
6 126	7 206	8 461	10 073	11 515	13 040	14 670	16 169	Compulsory insurance
13 571	17 221	20 996	24 268	27 835	32 153	37 887	39 992	Voluntary personal insurance
3 995	4 654	4 902	5 152	6 759	11 221	11 676	11 891	Voluntary property insurance
25 143	28 777	33 971	41 171	46 315	49 442	53 548	65 162	Premiums transferred to reinsurance**
20 113	22 932	26 448	34 021	38 313	40 620	42 458	48 212	<i>of which to nonresidents</i>

Payment Systems

The Basic Indicators

For the period

	2008	2009	2010	2011	01.12	02.12	03.12	04.12	05.12	06.12
Payment Systems:										
Amount of Payments, thousand	24 443	25 924	29 710	31 464	2 187	2 799	2 342	2 688	2 997	2 554
of which:										
interbank transfer system of money	9 595	9 991	11 458	11 828	771	1 006	920	1 015	1 104	1 016
to total, %	39,3	38,5	38,6	37,6	35,2	35,9	39,3	37,8	36,9	39,8
interbank clearing system	14 848	15 934	18 251	19 636	1 416	1 794	1 422	1 673	1 892	1 538
to total, %	60,7	61,5	61,4	62,4	64,8	64,1	60,7	62,2	63,1	60,2
Volume of Payments, bln.KZT	141 853 278	159 745 607	187 704 401	192 391 111	11 745 395	14 021 898	12 980 466	13 641 118	14 775 369	15 138 788
of which:										
interbank transfer system of money	139 558 460	157 003 348	184 450 931	188 666 412	11 504 008	13 715 605	12 684 348	13 299 422	14 404 094	14 783 708
to total volume, %	98,4	98,3	98,3	98,1	97,9	97,8	97,7	97,5	97,5	97,7
interbank clearing system	2 294 817	2 742 259	3 253 470	3 724 698	241 387	306 293	296 117	341 695	371 275	355 080
to total volume, %	1,6	1,7	1,7	1,9	2,1	2,2	2,3	2,5	2,5	2,3
Amount of Users in Payment Systems of Kazakhstan:										
interbank transfer system of money	51	52	50	50	50	50	50	50	50	50
interbank clearing system	36	38	39	39	39	39	39	39	38	38
Payments and transfers of money through correspondent accounts opened between banks										
Amount of Payments, thousand	6 078	4 314	3 729	3 938	215	250	281	350	367	363
of which:										
through loro-accounts	5 045	3 346	2 855	2 696	152	176	196	238	253	252
to total, %	83	78	77	77	71	70	70	68	69	69
through nostro-accounts	1 034	968	874	1 242	63	74	84	112	114	111
to total, %	17	22	23	32	29	30	30	32	31	31
Volume of Payments, bln.KZT	2 070 434	1 274 114	1 404 349	2 400 676	96 436	72 119	88 564	112 211	112 312	120 154
of which:										
through loro-accounts	1 761 752	998 688	1 115 583	1 229 643	54 205	45 749	55 477	60 306	67 666	71 372
to total volume, %	85,1	78,4	79,4	79,4	56,2	63,4	62,6	53,7	60,2	59,4
through nostro-accounts	308 682	275 426	288 765	1 171 033	42 232	26 370	33 087	51 906	44 646	48 782
to total volume, %	15	22	21	49	44	37	37	46	40	41
Payment instruments										
Amount of Payments, thousand	148 020	163 772	187 927	258 376	19 931	23 314	24 986	25 143	27 358	25 991
Payment order	36 356	39 053	46 656	101 162	7 841	9 608	9 476	9 839	10 924	10 066
Payment request-order	476	210	208	53	0	0	0	1	0	1
Cheque for goods and services paying	62,1	38,6	26,7	26,5	2,2	2,0	2,1	2,1	2,4	2,2
Direct debiting of a banking account	7 798	6 036	3 896	1 209	1	1	1	1	1	1
Collection order	784	358	862	254	6	4	6	8	6	8
Paid bill of exchange	0	0	0	0	н\д	н\д	н\д	н\д	н\д	н\д
Payment card	102 545	118 077	136 277	155 672	12 081	13 699	15 501	15 293	16 425	15 913
Volume of Payments, bln.KZT	108 943 101	89 517 299	121 770 780	129 925 664	8 659 371	9 929 284	8 836 597	9 577 413	10 758 736	10 334 708
Payment order	104 552 493	82 791 415	114 604 682	119 776 591	8 150 941	9 435 852	8 375 901	9 114 298	10 265 000	9 833 534
Payment request-order	269 863	372 599	820 448	39 719	88	94	62	326	151	317
Cheque for goods and services paying	100 953	81 806	70 570	44 456	1 804	322	364	558	383	448
Direct debiting of a banking account	1 457 528,3	3 332 925,5	2 405 084,8	5 390 125,9	159 839,7	90 169,3	31 583,0	14 199,5	15 781,3	17 309,6
Collection order	238 399	287 204	523 190	327 257	779	12 291	1 990	1 393	4 006	2 158
Paid bill of exchange	13 750	1 727	596	10	н\д	н\д	н\д	н\д	н\д	н\д
Payment card	2 310 114	2 649 622	3 346 208	4 347 505	345 920	390 556	426 696	446 638	473 415	480 941
Payment Cards:										
Amount of Payments using Cards issued by the banks of Kazakhstan, thousand	102 545	118 077	136 277	155 672	12 081	13 699	15 501	15 293	16 425	15 913
of which:										
in trade terminals:	16 874	20 383	25 567	30 772	2 612	2 850	3 347	3 268	3 559	3 363
local systems	417	456	524	886	63	69	77	75	81	78
international systems, of which:	16 457	19 927	25 043	29 887	2 550	2 781	3 270	3 193	3 478	3 285
Visa International	13 001	15 975	20 741	23 536	1 844	2 139	2 542	2 479	2 737	2 559
MasterCard Worldwide	3 448	3 936	4 276	5 218	543	607	534	581	628	599
in trade terminals to total, %	16,5	17,3	18,8	19,8	21,6	20,8	21,6	21,4	21,7	21,1

Payment Systems
The Basic Indicators

For the period

07.12	08.12	09.12	10.12	11.12	12.12	2012	
							Payment Systems:
2 622	2 910	2 417	2 851	3 092	2 894	32 352	Amount of Payments, thousand
995	1 092	952	1 091	1 160	1 162	12 285	of which:
37,9	37,5	39,4	38,3	37,5	40,2	38,0	interbank transfer system of money
1 627	1 818	1 465	1 759	1 931	1 732	20 068	to total, %
62,1	62,5	60,6	61,7	62,5	59,8	62,0	interbank clearing system
13 955 959	15 128 082	13 325 939	14 323 520	15 884 008	15 786 407	170 706 949	to total, %
13 593 667	14 736 146	12 973 373	13 940 060	15 483 149	15 370 850	166 488 432	Volume of Payments, bln.KZT
97,4	97,4	97,4	97,3	97,5	97,4	97,5	of which:
362 292	391 936	352 566	383 460	400 858	415 557	4 218 518	interbank transfer system of money
2,6	2,6	2,6	2,7	2,5	2,6	2,5	to total volume, %
							interbank clearing system
							to total volume, %
50	50	50	50	50	50	50	Amount of Users in Payment Systems of Kazakhstan:
38	38	38	38	38	38	38	interbank transfer system of money
							interbank clearing system
							Payments and transfers of money through correspondent accounts opened between banks
385	383	400	451	472	404	4 321	Amount of Payments, thousand
							of which:
272	273	285	327	344	313	3 080	through loro-accounts
70	71	71	73	73	77	71	to total, %
114	110	116	124	127	91	1 241	through nostro-accounts
30	29	29	27	27	23	29	to total, %
120 006	115 623	129 363	141 627	128 758	133 630	1 370 803	Volume of Payments, bln.KZT
							of which:
73 247	67 967	77 846	91 303	79 771	81 713	826 621	through loro-accounts
61,0	58,8	60,2	64,5	62,0	61,1	60,3	to total volume, %
46 759	47 657	51 517	50 324	48 987	51 917	544 182	through nostro-accounts
39	41	40	36	38	39	40	to total volume, %
							Payment instruments
26 132	26 590	24 933	27 513	27 694	30 722	310 307	Amount of Payments, thousand
10 309	10 679	9 820	10 541	11 185	11 723	122 011	Payment order
1	1	1	166	179	184	534	Payment request-order
2,2	2,1	2,0	2,3	2,0	2,1	25,7	Cheque for goods and services paying
1	1	0	1	1	1	7	Direct debiting of a banking account
10	6	6	9	6	9	84	Collection order
н\д	н\д	н\д	н\д	н\д	н\д	н\д	Paid bill of exchange
15 810	15 901	15 104	16 794	16 320	18 803	187 646	Payment card
10 433 991	10 959 827	9 999 641	11 043 835	12 161 925	12 252 867	124 948 195	Volume of Payments, bln.KZT
9 869 209	10 458 545	9 525 950	10 533 188	11 658 667	11 647 047	118 868 131	Payment order
913	215	377	119	121	312	3 095	Payment request-order
388	373	3 034	507	448	394	9 023	Cheque for goods and services paying
80 974,8	14 525,5	13 535,4	11 377,6	10 157,1	13 156,4	472 609,1	Direct debiting of a banking account
2 474	1 355	1 357	1 473	1 298	2 206	32 779	Collection order
н\д	н\д	н\д	н\д	н\д	н\д	н\д	Paid bill of exchange
480 032	484 815	455 389	497 170	491 234	589 752	5 562 557	Payment card
							Payment Cards:
							Amount of Payments using Cards issued by the banks of Kazakhstan, thousand
15 810	15 901	15 104	16 794	16 320	18 803	187 646	of which:
3 453	3 435	3 333	3 883	3 834	4 279	41 215	in trade terminals:
76	73	75	84	84	90	924	local systems
3 377	3 362	3 258	3 798	3 750	4 189	40 291	international systems, of which:
2 625	2 620	2 545	3 005	2 925	3 217	31 238	Visa International
624	605	580	645	629	740	7 317	MasterCard Worldwide
21,8	21,6	22,1	23,1	23,5	22,8	22,0	in trade terminals to total, %

Continuation

	2008	2009	2010	2011	01.12	02.12	03.12	04.12	05.12	06.12
on reception of a cash:	85 671	97 693	110 710	124 899	9 468	10 849	12 154	12 025	12 867	12 550
local systems	2 621	2 526	2 645	3 219	313	382	442	449	510	521
international systems, of which:	83 050	95 167	108 065	121 680	9 156	10 466	11 713	11 577	12 356	12 029
Visa International	65 997	75 409	89 583	99 846	7 528	8 574	9 577	9 426	10 127	9 861
MasterCard Worldwide	16 985	19 683	18 403	18 212	1 385	1 602	1 811	1 809	1 872	1 816
<i>on reception of a cash to total, %</i>	83,5	82,7	81,2	80,2	78,4	79,2	78,4	78,6	78,3	78,9
Volume of Payments using Cards issued by the banks of										
Kazakhstan	2 310 114	2 649 622	3 346 208	4 347 505	345 920	390 556	426 696	446 638	473 415	480 941
of which:										
in trade terminals:	313 588	304 754	411 119	584 537	47 801	52 662	56 118	61 926	67 835	60 074
local systems	6 025	6 714	10 171	18 442	851	893	1 083	1 119	1 497	1 767
international systems, of which:	307 563	298 040	400 948	566 095	46 950	51 769	55 035	60 807	66 338	58 307
Visa International	218 327	256 291	342 767	401 831	31 414	34 363	38 173	42 882	45 324	44 510
MasterCard Worldwide	89 089	41 364	57 497	130 350	11 902	13 677	13 173	14 434	15 605	9 212
<i>in trade terminals to total, %</i>	13,6	11,5	12,3	13,4	13,8	13,5	13,2	13,9	14,3	12,5
on reception of a cash:	1 996 526	2 344 868	2 935 089	3 762 967	298 119	337 893	370 578	384 712	405 580	420 866
local systems	60 526	60 056	69 951	94 233	9 007	11 014	12 273	12 575	14 081	17 742
international systems, of which:	1936000	2284812	2865138	3668734	289113	326880	358305	372138	391 499	403 124
Visa International	1 585 518	1 859 392	2 425 451	2 982 945	234 519	266 217	291 378	299 169	315 537	325 850
MasterCard Worldwide	349007	423268	437164	515540	41742	48067	52508	55306	56 476	59 132
<i>on reception of a cash to total, %</i>	86,4	88,5	87,7	86,6	86,2	86,5	86,8	86,1	85,7	87,5
Total amount of Cards in Circulation*, thousand, of which:	7 173	7 615	8 392	9 569	9 931	10 263	10 418	10 562	10 780	11 000
local systems	181	158	172	306	326	354	397	417	435	455
international systems, of which:	6 992	7 457	8 220	9 263	9 606	9 909	10 021	10 145	10 345	10 546
Visa International	5 613	6 046	6 856	7 899	8 213	8 484	8 584	8 704	8 911	9 127
MasterCard Worldwide	1 373	1 402	1 353	1 346	1 375	1 406	1 418	1 421	1 412	1 397
Amount of Holders of Cards*, thousand, of which:	6 643	7 136	7 817	8 855	9 185	9 457	9 580	9 687	9 875	10 049
local systems	151	150	164	293	312	333	349	369	390	409
international systems, of which:	6 492	6 986	7 653	8 563	8 874	9 124	9 231	9 317	9 486	9 640
Visa International	5 185	5 628	6 339	7 302	7 599	7 813	7 906	7 994	8 172	8 334
MasterCard Worldwide	1 300	1 350	1 303	1 245	1 258	1 293	1 307	1 305	1 294	1 286
Amount of the used Payment Cards, thousand, of which:	3 219	3 694	4 272	4 519	4 562	4 883	4 937	4 504	4 826	4 639
local systems	55	91	97	157	172	199	216	197	229	226
international systems, of which:	3 164	3 603	4 175	4 362	4 391	4 684	4 721	4 307	4 597	4 414
Visa International	2 476	2 836	3 454	3 643	3 692	3 948	3 963	3 591	3 865	3 718
MasterCard Worldwide	684	763	715	708	689	726	747	705	720	685
Amount of Units of Equipment for Payment Cards :										
pos-terminals, of which:	20 442	22 913	25 914	28 597	28 739	28 929	29 422	29 509	29 291	29 433
in banks	4 117	4 468	4 758	4 890	4 940	4 940	4 916	4 925	4 868	4 883
at businessmen	16 325	18 445	21 156	23 707	23 799	23 989	24 506	24 584	24 423	24 550
imprinters	883	831	711	613	661	659	453	505	234	222
cash dispensers	6 234	6 956	7 605	8 110	8 132	8 190	8 203	8 222	8 242	8 285
Amount of Businessmen	9 030	10 089	10 721	12 033	12 205	12 191	12 194	12 439	12 363	12 406

Kazakhstan and organizations conducting certain banking operations

Kazakhstan

Kazakhstan

07.12	08.12	09.12	10.12	11.12	12.12	2012	
12 357	12 466	11 772	12 912	12 486	14 524	146 431	on reception of a cash:
530	546	537	607	602	675	6 114	local systems
11 827	11 921	11 235	12 304	11 884	13 849	140 317	international systems, of which:
9 748	9 848	9 287	10 231	9 888	11 460	115 556	Visa International
1 739	1 722	1 600	1 703	1 632	1 988	20 678	MasterCard Worldwide
78,2	78,4	77,9	76,9	76,5	77,2	78,0	<i>on reception of a cash to total, %</i>
480 032	484 815	455 389	497 170	491 234	589 752	5 562 557	Volume of Payments using Cards issued by the banks of Kazakhstan
							of which:
64 965	66 703	66 164	74 973	72 017	78 173	769 412	in trade terminals:
1 736	1 569	1 447	1 595	1 619	1 597	16 773	local systems
63 228	65 134	64 718	73 379	70 398	76 576	752 639	international systems, of which:
47 232	50 400	50 863	56 489	54 041	58 168	553 859	Visa International
10 202	9 610	9 482	10 382	9 531	11 353	138 563	MasterCard Worldwide
13,5	13,8	14,5	15,1	14,7	13,3	13,8	<i>in trade terminals to total, %</i>
415 068	418 112	389 224	422 197	419 217	511 579	4 793 145	on reception of a cash:
15 910	15 517	14 747	16 659	16 612	20 621	176 756	local systems
399 158	402 595	374 477	405 538	402 605	490 958	4 616 389	international systems, of which:
323 982	327 845	303 681	331 396	328 534	401 580	3 749 688	Visa International
57 008	56 136	52 455	54 100	53 499	68 525	654 954	MasterCard Worldwide
86,5	86,2	85,5	84,9	85,3	86,7	86,2	<i>on reception of a cash to total, %</i>
11 043	11 393	11 509	11 753	12 026	12 140	12 140	Total amount of Cards in Circulation*, thousand, of which:
473	489	506	528	545	558	558	local systems
10 570	10 904	11 003	11 225	11 481	11 582	11 582	international systems, of which:
9 164	9 493	9 586	9 795	10 027	10 105	10 105	Visa International
1 383	1 386	1 391	1 404	1 427	1 450	1 450	MasterCard Worldwide
10 173	10 353	10 574	10 748	10 933	11 081	11 081	Amount of Holders of Cards*, thousand, of which:
428	445	462	483	503	516	516	local systems
9 745	9 909	10 111	10 265	10 430	10 565	10 565	international systems, of which:
8 443	8 608	8 807	8 949	9 097	9 198	9 198	Visa International
1 281	1 278	1 281	1 293	1 309	1 342	1 342	MasterCard Worldwide
4 571	5 800	5 897	5 642	5 540	6 346	6 346	Amount of the used Payment Cards, thousand, of which:
232	346	366	345	335	431	431	local systems
4 339	5 454	5 531	5 297	5 205	5 916	5 916	international systems, of which:
3 669	4 687	4 761	4 550	4 473	5 091	5 091	Visa International
659	752	754	732	719	808	808	MasterCard Worldwide
							Amount of Units of Equipment for Payment Cards :
29 677	30 420	31 780	31 631	32 216	33 318	33 318	pos-terminals, of which:
4 907	5 052	5 816	5 981	5 986	5 993	5 993	in banks
24 770	25 368	25 964	25 650	26 230	27 325	27 325	at businessmen
222	222	206	206	206	202	202	imprinters
8 429	8 458	8 514	8 571	8 566	8 652	8 652	cash dispensers
12 547	12 794	12 926	13 176	13 462	14 173	14 173	Amount of Businessmen

Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“...“ - Data not Available

NBK - National Bank of Kazakhstan

KASE - Kazakhstan's Stock Exchange

FEO - Foreign Exchange Offices

FC - Foreign Currency

CFC - Convertible Foreign Currency

OFC - Other Foreign Currency

KZT - Kazakhstan's tenge

MAOKO - Kazakhstan's Special Compensative Treasury Bonds

MD - Municipal Discounted Government Securities

MC - Municipal Coupon Government Securities

MIC - Municipal Coupon Indexed Government Securities

MEAKAM - Kazakhstan's Special Treasury Bills

MEIKAM - Kazakhstan's Indexed Treasury Bills

MEKKAM - Kazakhstan's Short-term Treasury Bills

MEOKAM - Kazakhstan's Medium-term Treasury Bills

MEUZHKA - Kazakhstan's Long-term Savings Treasury Bills

MEUKAM - Kazakhstan's Long-term Treasury Bills

MOIKAM - Kazakhstan's Medium-term Indexed Treasury Bills

MUIKAM - Kazakhstan's Long-term Indexed Treasury Bills

MEKABM - Kazakhstan's Forex Treasury Bills

ABMEKAM - Kazakhstan's Special Forex Treasury Bills

NSB - National Savings Bonds

Foreign Currencies

AED - Arab Emirates Dirham

AUD - Australian dollar

CAD - Canadian dollar

CHF - Swiss franc

CNY - Chinese yuan

DKK - Danish krone

EUR - EURO

GBP - Pound sterling

JPY - Japanese yen

KRW - Korean won

KWD - Kuwaiti dinar

NOK - Norwegian krone

PLN - Polish zloty

SAR - Saudi Arabia Riyal

XDR - Special drawing rights

CZK - Czech koruna

SEK - Swedish kronor

SGD - Singapore dollar

TRY - Turkish lira

USD - United States dollar

BYR - Belarus rouble

TJS - Tajikistan somoni

KGS - Kyrgyz som

LTL - Lithuanian lit

LVL - Latvian lat

MDL - Moldovian lei

RUB - Russian rouble

UAH - Ukrainian hrivna

UZS - Uzbek sum

ZAR - Southern-African rand

HUF - Hungarian forint